

**THE ROLE OF FORMAL EDUCATION IN THE ALLEVIATION  
OF POVERTY IN KHYBER PAKHUNKHWA:**

**(A Case Study of Khyber Pakhtunkhwa, Province of Pakistan)**



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# DEDICATION

**DEDICATED TO**

*My Father*

*Muhammad Famil Khan*

*(Once he wished to see me as a Ph. D. Doctor.)*



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## **ABSTRACT**

This study: 'The role of formal education in alleviation of poverty is a case study of Khyber Pukhtunkhwa'. It is a comparative study of literate and illiterate respondents from slum areas of KP which evaluates the role of formal education in poverty alleviation by comparing the socio-economic status of both types of respondents, their personal views and thinking, their involvement in decision making process, their importance or triviality in the family and their participation in community matters. This research study develops an understanding of the educational benefits and human capital approach that can be used to enhance literacy for people especially for poor. The research is based on the importance of education in promoting free education as a constitutional right by comparing the socio-economic status and other contributing factors of literate and illiterate respondents. As a way of determining the benefits of education can offer.

The main objectives of this research were to study illiteracy as cause of poverty, the causal link of education and poverty alleviation, its impact on the socio-economic status and comparison of literate and illiterate respondents with their views about availability of free education in KP province. The major hypothesis developed for this study was that higher literacy rate among people has greater potentials to combat poverty. For this purpose an interview schedule was drafted in accordance with research study objectives. The interview schedule consisting of sixty five questions was used as a tool to get information from the respondents. Eight hundred respondents i.e. four hundred illiterate and four hundred literate respondents (who were basically from the same slum areas but their socio-economic status improved as a result of education) were selected according to Warwick P.D and Linger C.A (1975, pp 69-110) formula  $f = n / N$  through various sampling techniques the details of which have

been given in chapter-3 of Research Design. The data collected was analyzed and tabulated and standard statistical tests of significance were used.

The results were collected through a series of phases delivered across both types of respondents studied. These being: total monthly income, number of children, affordability of different types of diet and health and education services, point of views about importance of education, benefits of education, factors responsible for accelerating poverty and knowledge about free secondary education as a constitutional right and its availability for poor people. The main purpose of the study was to evaluate the socio-economic status of literate and illiterate respondents; in order to understand if education impacts human poverty. Furthermore, education was investigated as a human capital approach to accelerating human knowledge and skills and raising earning outcomes in KP province.

The results of the study supported the hypotheses of the study. The comparative status of both the literate and illiterate revealed that high percentage of literate respondents were in the high income groups. This positively affected their living conditions. Majority of them were now living in pucca/concrete houses. The study also revealed that various other indicators, such as access to different types of diets, affordability of medicines and quality medical care, children education, participation in family and community matters and development activities confirmed improvements in the socio-economic status of the literate respondents. While majority of the illiterate respondents were living in kacha/mud houses. During the process of this study, the researcher explored that largely due to illiteracy and poverty the illiterate respondents were unable to give education to their family members or children. Because they could not afford the cost of education and the family members were compelled to find

some form of work to enhance their family's incomes. Resultantly when such family members start practical life they are likely to form poor households because they lack sufficient income earning capacity due to inadequate human capital which becomes a cause to perpetual transmission of poverty from one generation to the next.

“Human Capital” theory served as a theoretical framework of the study was tested for its validity through findings of the research study.

Based on the findings of the research study, the researcher offers some key workable recommendations and a new model for the improvement of existing formal education system, its relevance, effectiveness and access to free secondary education in the province.

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## LIST OF ABBRIVATION

- AEPAM. Academy of Educational Planning And Management.
- AKU-IED. Aga Khan University's Institute for Educational Development.
- BISP. Benazir Income Support Programme.
- CDS. Comprehensive Development Strategy.
- CDS. Capacity Development Strategy.
- EMIS. Education Management Information System
- ESED. Elementary and Secondary Education Department.
- EFA. Education For All.
- EEF. Elementary Education Foundation.
- ESR. Education Sector Reforms.
- ESRAP. Education Sector Reform Action Plan.
- FY. Fiscal year.
- FBS. Federal Bureau of Statistics.
- GDP. Gross Domestic Product.
- GER. Gross Enrolment Rate.
- GHI. Global Hanger Index.
- HIES. Household Income and Expenditure Survey.
- HCR. Human Condition Report.
- HDR. Human Development Report.
- HDI. Human Development Index.
- IDP. Internally Displaced Person.
- I\_PRSP. Interim-Poverty Reduction Strategy Paper.
- MDG. Millennium Development Goals.
- KP. Khyber Pakhtunkhwa

KPSP. Khyber Pakhtunkhwa Sector Plan.

KPP. Khushhal Pakistan Programme.

NEMIS. National Education Management Information System.

NER. Net Enrolment Rate.

NEF. National Education Foundation.

NPA. National Plan of Action.

OECD. Organization for Economic Cooperation and Development.

OPP. Orangi Pilot Project.

PMDGR. Pakistan Millennium Development Goals Report.

PTA. Parents Teacher Association.

PMN. Pakistan Microfinance Network.

STEP. Strengthening Teacher Education in Pakistan.

SPDC. Social Policy and Development Center.

SAP. Social Action Programme.

SPRU. Social Protection Reform Unit.

SRSP. Sarhad Rural Support Program.

UPE. Universal Primary Education.

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**MUHAMMAD AURANGZEB KHAN**

## **CHAPTER – 1**

### **INTRODUCTION**

## CHAPTER – 1

### INTRODUCTION

Education has been publicized as an important tool to alleviate poverty. Education plays a vital role in the progress of a nation. Literate people may have knowledge, skills, good potential, and broad vision to bring positive change and prove them in a global arena. The current education ratio 50% is comparatively lower than other provinces and the poverty ratio is therefore higher i.e. 39% of the province of KP. Therefore, it is vital to study the effect of education upon alleviation of poverty. The purpose of the study is to investigate about the comparative status of literate and illiterate individual in KP.

The purpose of the formal education is to prepare the people physically, mentally and globally. It develops the economic, social, political and cultural life of the people and nation. Globally formal education system produces educated masses and indoctrinates knowledge/skills and training according to the society need and development. It is fact that through the process of education the individual not only gets educated but is also empowered and gain sense of independence.<sup>1</sup> As majority of the people are illiterate in Pakistan which becomes a major cause of their low socio-economic status. There is a distinct gap in the socio-economic status of educated and uneducated people. In Pakistan, after more than six and a half decades, the developmental indicators are not showing positive results. The provision of free secondary education is not according to constitutional mandate. There are problems of quality of education, out of school children, poor facilities and intellectual stimulation, widespread

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<sup>1</sup> Adnan Muhammad (2012), "Crossing the poverty line" The NEWS. Policy II, Islamabad. June 10<sup>th</sup>

opportunities and appreciation of hard work are the factors which are practically imperceptible in the current educational settings of Pakistan.<sup>2</sup>

## **1.1 STATEMENT OF THE PROBLEM**

Education sector plays a very vital role in the progress of any country. Unfortunately, the condition of education sector in Pakistan is very miserable. “Pakistan is unable to deal with the challenges of the 21st century. Due to poverty people are unable to afford quality education for their children. In addition, government’s negligence is frustrating the situation further. Even though various steps have been taken by different governments for the promotion of education, literacy rate lingers at 56% over the decade. Owing to low investment, government run schools are poor of basic facilities like proper classrooms, water and sanitation facilities, electricity. Private sector is doing an admirable job in this regard. But due to the money making objective of this sector, education has been beyond poor’s reach. The primary completion rate in Pakistan given by UNESCO (2012) is 33.8 % for females and 47% for males, which shows that people in the 6th populous country of the world are unable to get the basic education”.<sup>3</sup> According to UNESCO fact sheet in June 2012, 5,125 million children living in Pakistan did not go to school. Similarly according to UNESCO’s Education for all Global Monitoring Report 2011, 51 million adults in Pakistan were illiterate during 2005-08.<sup>4</sup> According to Mehbub-ul-Haq Human Development Center Report 2012, Pakistan faces huge challenges like with one of the lowest primary net enrolment rates and largest number of out of school children in the region. Access

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<sup>2</sup>. Social Policy and Development Center (2000) “Social Development in Pakistan: Towards Poverty reduction” Annual Review: Oxford University Press, Printed in Pakistan at Hamdard Press (Pvt) Limited, Karachi. p. 37.

<sup>3</sup>. Dr. Mukhtar-Mujahid Eysha, (2010) “Situation Analysis of Education Sector” Islamabad, Pakistan, p. 14

<sup>4</sup>. UNESCO (2012) “Education For All Global Monitoring Report: Youth and Skills Putting Education to Work” Second edition. p. 233.

issues are even larger at higher level of education. In addition, the quality of education is poor at all levels of education, drop-out rates are high and learning achievements low.<sup>5</sup> There are many problems in the public sector education system in Pakistan, both on the supply as well as on the demand side. On the supply side, the lack of adequate number of schools and trained teachers throughout the country are two of the most difficult barriers to formal education. Both the numbers of functional public schools in the country and the percentage of trained teachers have registered a decline. Lack of proper educational facilities in schools is one of the most important reasons for the educational backwardness in Pakistan. According to the statistics provided by the National Education Management Information System (NEMIS) 9.24 per cent of the primary-secondary schools working in the public sector have got no building. 48.59 per cent schools are without electricity. 26.16 per cent schools have no drinking water for the students and there is no toilet in 27.56 per cent schools. The educational backwardness of Pakistan can be further illustrated by the fact that 11.67 per cent of its primary-secondary schools working under the public sector consist of only one classroom and 38.45 per cent schools have only two class rooms. In addition, 4.98 per cent schools in the country are non-functional and are known as ghost schools. These schools receive financial benefits from the budget but their educational outcome is zero.<sup>6</sup> Poor inputs translate into poor outputs that pervade the entire education system: Teacher absenteeism; a high drop-out rate particularly in primary education; high repetition rates and poor completion rates in elementary education and inequalities between the gender, regions and social groups. Well management and the resultant lack of accountability and effectiveness in service

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<sup>5</sup>. Mehbub-ul-Haq Human Development Center (2012) "Human Development in South Asia 2012: Governance for Peoples Empowerment", Pakistan By: Cross Media. Lahore Pakistan. p. 47.

<sup>6</sup>. NEMIS (2010-11) "Pakistan Education Statistics" Ministry of Education, Government of Pakistan, Annual Report, P. 23.

delivery further compound the problem. On the supply side financing is crucial factor that affects all aspects of the public service delivery of education in Pakistan. Pakistan was committed to spending at least 4.0 per cent of GDP on education, but budget have fallen in 2.5 per cent in FY 2006-07 to 1.8 per cent in FY2010-11.<sup>7</sup> Poverty in Pakistan has become a growing social problem impacting a significant population of the country. Today half of Pakistan's population lives under poverty line. According to the SPDC, 88 percent of Baluchistan's population, 51 percent of KP, 21 percent of Sindh and 25 percent of Punjab's population is prey to poverty and deprivation.<sup>8</sup> Free and compulsory education for poor is the primary tool for acceleration of human capital development in Pakistan. Knowledge and Information regarding improved health condition, lower maternity mortality, environmental sustainability and decreased level poverty will seem within grasp only if the future generation is adequately equipped with education to shape their lives. It assumes even greater importance for countries like Pakistan with finite natural resources, shrinking scope in the global manufacturing sector and for whom a knowledge and human capital based economy may be the only way to survive in the future.<sup>9</sup> The predominantly patriarchal social structure is also a challenge to human capital development and gender equity, large illiterate population and status of women also add to the challenges of economic growth and human development.<sup>10</sup>

“Inequalities based on gender, geography and social and economic background exists at all levels of education. This means that, in most cases, the poorest children-notably those from tribal and remote areas, from ethnic and religious minorities, refugees,

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7. Mehbub-ul-Haq Human Development Center (2012) Op-Cit, P. 48.

8. Social Policy and Development Center (2000) “Social Development in Pakistan. Towards Poverty Reduction” Annual Review: Oxford University Press, Printed in Pakistan at Hamdard Press (Pvt) Limited, Karachi. P. 14.

9. Khattak M, Taj (2010) “Plebeian thoughts” The NEWS, 11 May.

10. Mufti Irfan (2012) ‘Looking back at Fata’, The NEWS, 8<sup>th</sup> April.

handicapped and others outside the mainstream get very little or no opportunities for education”.<sup>11</sup>

The education sector in Pakistan faces various challenges in view of that, it is unrealistic to achieve the targets of global initiative taken in form of “Education For All”,(EFA) and “Millennium Development Goals”, (MDGs) targets of universal primary education, 100% survival rates till grad V<sup>12</sup> and 86% literacy rates. Instead of agreement with other 162 countries on the forum of EFA in 1990, and had reiterated support for this laudable objective at the World Education Forum in 2000 in Dakar, Senegal. Signing of the law over two decades later, when the target date for quantifiable progress in EFA is just around the corner – 2015, is a reflection of our national insensitivity to time bond targets, which are designed to serve as reference against which is indices of implementation and achievements can be measured. However, on the other part 47 signatories have already achieved universal primary education and 20 on track to achieve this goal by 2015. In past six and a half decades Pakistan has relied on foreign economic assistance. In Pakistan all social and economic sectors are supported through international, economic sectors e.g., power, irrigation, manufacturing, shipping, banking and social sectors e.g., education, health, population planning and water and sanitation. In Pakistan there are about 90 donor supported education projects being implemented by the federal government as well as by the four provincial governments. Total 63 projects are being implemented at the provincial level with and 27 managed by the federal government. Due to devolution of 18 amendments the federal Education Ministry was abolished, this makes things more uncertain of the future implementation of the latter projects.<sup>13</sup>

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<sup>11</sup>. Hetl and Atle, (2008), ‘A Distant Dream’, The NEWS on Sunday. 2nd March,

<sup>12</sup>. Grad V means survival upto fifth class.

<sup>13</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p 8.

According to Planning and Development Division (Population) Chief, who recently represented Pakistan at the 45<sup>th</sup> session of commission on Population and Development in New York, Pakistan the sixth most populous country in the world with a population of 180 million had around 104 million people aged below 30 years and 35 percent of them were below the age of 15 years. Such demographic transition of Pakistan provides unique opportunities for reaping the demographic divide to progress economically with attainment of education.<sup>14</sup> In this regard, there are various problems which need an objective analysis. Like major proportion of the population are comprised on youth generation of the country with majority having no education or illiterate. Such generation needed to be educated on prior basis, but the opportunities and possibilities of facilitation are extremely limited. The social development in its broadest respect cannot be achieved without raising the priority of education to the highest level.<sup>15</sup>

The visible effects of poverty in a national perspective are all the under achievements of its full potentials economically, socially and politically. Pakistan has failed to put development and rights at the center of their planning and policies thus paying the price.<sup>16</sup>

“Education in Pakistan is a topic which is discussed many times but hardly ever is something done for it practically. The Government of Pakistan relies heavily on external funds and keeps very little from its own GDP for education. Likewise, what are spent on primary school pupils in Pakistan are peanuts when compared with the same expenditure in the industrialized countries. Throughout the history, allocation of the budget for education in Pakistan has remained far below four per cent, which is

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<sup>14</sup>. Achakzai Jamila (2012) ‘Population expert calls for better education’ The NEWS on Sunday. 10<sup>th</sup> June.

<sup>15</sup>. Dr Ahmad Noman (2008) ‘Simply not enough’ Human Capital, The NEWS on Sunday. 13 July.

<sup>16</sup>. Mufti Irfan, (2010), ‘Human Rights and MDGs’ The NEWS on Sunday. 27<sup>th</sup> July.

the minimum requirement, identified by funding agencies and human development reports”.<sup>17</sup>

A rapid growth of slums in urban areas has been witnessed in the past which lack basic social services and facilities like, education, health, water supply, electricity etc. According to Orangi Pilot Project (OPP) “30 per cent people in the country live in slums and the country are facing rapid, sustained slum growth rates. Such segments of the country lack access to basic infrastructure (90% of the population has access to improved water, and only 45% to improved sanitation), suffer from ill health and illiteracy, with 60% living on less than two US dollars a day. The rise in poverty can be attributed to low rate of economic growth, implying a slow increase in per capita income, rising unemployment, stagnation in real wages.”<sup>18</sup> Moreover such situation with low national savings and a low investment in social services have created strong linkages with low employment generation. The ultimate consequences have resulted in high national debt growing at the higher speed day by day. This in return set the vicious cycle of foreign loans and debt servicing by consuming a major amount of the available resources and leaving meager allocation for investment in social sectors.<sup>19</sup>

The rural and policy makers have failed to prioritize education in allocation of budget, policy making of implementation of educational programmes to make formal education system as the number one priority on the National Agenda for a stronger and more enlightened Pakistan.

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<sup>17</sup>Thomas Martin, (2008), ‘Hoping for new policies in education sector’, *The Dawn* 6<sup>th</sup>, January. Available from <<http://www.dawn.com/weekly/education/archive.htm>> [ 22 December, 2008]

<sup>18</sup>. Dr. Inayatullah Chudhry and Khan Merium (2004) “POVERTY ENVIRONMENT NEXUS IN PAKISTAN” United Nations Development Programme, Islamabad, Pakistan. P. 18.

<sup>19</sup> Social problem(2008) ‘ social problem of Pakistan’ [online] Available from [http://sedc.org.pk/portal/general/theme\\_desc.php](http://sedc.org.pk/portal/general/theme_desc.php) [18 April 2008]

All the governments in Pakistan during the past six and half decades had commitments to eradicate illiteracy and to provide quality formal education for the people. But there is a lag in policy implementation and the results are unsatisfactory and disappointing. “There is a need to investigate why this has been so. It may be that the pursuit of educational service provision has not been linked with the process of social development at large. There may well be a need to begin by defining the concept of human capital and to look at education sector issues in the larger context of the development of human capital and the concept of a knowledge-based society.”<sup>20</sup>

Empirical evidence shows that poor households may not stay in poverty forever. Various studies have shown that while more households fell into poverty, some of them in fact escaped perpetual poverty.<sup>21</sup> Different magnitudes of poverty in Pakistan have been reported by different researchers each year; which might be attributed to the difference in the definition of poverty and the methodology adopted to estimate it. But there is a consensus among all that it has increased in the decade of 90’s and the direction of change has not reversed at the turn of 21<sup>st</sup> century.<sup>22</sup>

According to Human Condition Report (2003), 36 million population of Pakistan is living below the poverty line. Pakistan has not achieved the targets of 100% primary education and 85% secondary education and improvement in health sector as a signatory of Education for All EFA and Millennium Development Goals MDGs. The prevailing situation is that half of all adults, and two out of every three women, are illiterate. One in ten children die before their fifth birthday and 14,000 mothers die

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<sup>20</sup>. Social Policy and Development Center (2003) Op-Cit, p. 99.

<sup>21</sup>. Takashi Kurosaki (2001) “Consumption Vulnerability and Dynamic poverty in the North West Frontier Province, Pakistan, Institute of Economic Research, Hitotsubashi University, 2-1 Naka, Kunitachi, Tokyo. P. 7.

<sup>22</sup>. Noshin Hussain and Khan A. Mustaq (2003) “Poverty in Pakistan: Going Beyond the Line” Human Condition Report, printed by: Crystal Printers, Islamabad. P. 39.

during pregnancy. Such situation leads to suffering, no services and a miserable life for greater proportion of the population which further destabilize stability and prosperity.<sup>23</sup>

Economic effects of poverty, for the individuals, household, society or the state are fairly straightforward and do not warrant any reiteration. The social effects however are more complex. Poverty may lead an individual to violence, crime, child trafficking, drug addiction and eventually total alienation from the society. If a large proportion of the population of any country thus gets estranged from the normal life process, the entire social cement that holds it together may threaten to disintegration. The Pakistan Integrated Household Survey reveals that during 1996/97 the Gross Enrolment Rate (GER) at the primary level was 72 per cent. This was the first sign that increasing level of poverty among people is preventing their children to get formal education.<sup>24</sup>

Kim et al (1999) described that 40 per cent enrolment rates in primary education among poor household in Pakistan and the children of the richest 10 percent have reached 100 percent enrolment. Furthermore, nearly 40 per cent of children belonging to the poorest quintile drop out of school by grade 4. In the case of children belonging to the richest quintile is only 12 percent. Because of this the majority of the children belonging to the poor families are not acquiring the knowledge and basic skills that would equip them to participate in the country's economic development while the children of the rich families are better off.<sup>25</sup>

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<sup>23</sup>.DFID (2011) "Operational Plan 2011-2015" DFID PAKISTAN April 2011.

<sup>24</sup>. Social Policy and Development Center (2000) Op-Cit, p.145.

<sup>25</sup>. Jooseop Kim, , Alderman Harold and Orazem Peter (1999), "Can Cultural Barriers be overcome in Girls' Schooling?", World Bank Working Paper 10.P.21.

“Most studies have found that the private returns from primary education are relatively high in Pakistan.<sup>26</sup> The return ranges from 12 to 15 per cent, and is substantially higher than that from secondary education. the premium on primary education (in terms of them earning differential with respect to illiterate workers) may be small at first, ranging between 4 and 7 per cent, but that it rises rapidly, approaching 24 per cent by middle age, and over 40 per cent by the end of one's working life. This increase demonstrates that the basic ability to read and write makes workers more trainable and thus enhances the rate of accumulation of human capital over a lifetime”.<sup>27</sup>

In 1990s era the dropout rate increased, whereas it had been falling in the 1980s which reflect the increase in the incidence of poverty in 1990s. Pakistan Integrated Household Survey estimates that the school dropout rate among children from poor households is over three times that of children from upper-income households. Over 40 per cent of the children from poor families are unable to enroll in primary school, and of those who do enroll, over 60 per cent do not complete primary school. Therefore, only 24 per cent of children from poor households successfully obtain a primary education. As mentioned earlier this spreads the poverty cycle from one generation to the next. <sup>28</sup>Due to low level of education resulting in technological disadvantages the developing countries produce goods of high cost, with low quality which cannot compete in the globalized world with developed counties.<sup>29</sup>

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<sup>26</sup>. RS Khan, and Irfan M. (1985), “Rate of returns to education and determinants of earnings in Pakistan”. *The Pakistan Development Review*, Volume 24(3&4), pp. 671-80.

<sup>27</sup>. H.A Pasha and Wasti S.A. (1989) “Unemployment and Rates of Return to Education”. *Singapore Economic Review* 34(2).P 23.

<sup>28</sup>. Social Policy and Development Center (2000) Op-cit, p. 148.

<sup>29</sup>. M. Chossudovsky (1997) “The globalization of Poverty, Impacts of IMF and World Bank Reforms” Zed Books, London. P. 134.

The lack of education is the major problem of the country which is not only affecting the individual who are uneducated but has consequences on whole society at large. In Pakistan majority of the population living in darkness of ignorance and the human capital is not developed properly.<sup>30</sup>

The principal actor of education service delivery is government agencies to provide education to country men and women as mentioned in the constitution of Pakistan. The constitutional mandate of 1973, “to remove illiteracy and provide free and compulsory secondary education within minimum possible period and making technical and professional education generally available and higher education equally accessible to all on the basis of merit is the state responsibility.” None of these constitutional mandates have been fulfilled by the State. Educational policies have been announced at intervals by political as well as military governments but none have been implemented; the goals set by these policies have yet to be achieved.<sup>31</sup>

“There is a need for greater investment in social sector development particularly education. According to the economic survey, literacy in Pakistan is 57 percent. Granted that this figure is not exaggerated, the literacy rate is still very low.”<sup>32</sup> The large scale prevalence of poverty in the country with bleak alternatives in public sector schools hampers the constitutional right of choice. Which blocked the road of upward mobility of the marginalized in class based educational quality.<sup>33</sup>

The quality of education further suffers with availability of poor infrastructure, outdated curricula and incompetent teachers which prevent students to get quality

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<sup>30</sup>. Human Development Report (2001), United Nations Development Programme, Islamabad, Pakistan, p. 14.

<sup>31</sup>. Justice {R} Nasir As'am Zahid (2006), “Education: A Vehicle for change” Advance contemporary Affairs ( Book Fifty) Advance publisher, Lahore. P. 580.

<sup>32</sup>. Zaidi H. Hassain, (2010), ‘Fragile Economic Recovery’, The NEWS on Sunday, 27<sup>th</sup> June.

<sup>33</sup>. Justice {R} Nasir As'am Zahid (2006), Op, Cit. P. 581.

education as worthwhile in today's modern world. It is evident in Pakistan that school going children in public sector and traditional madrassas hardly learn anything except to read and write. "These issues also result in massive rural to urban movement, causing the cities to choke with increased demand for housing that eventually leads to an outburst of slum dwellings in and around the posh localities."<sup>34</sup>

If a person has acquired education or training but the quality of his knowledge and skills are woefully low, still he will not be prepared for a world which is changing ahead with continuous technological breakthroughs.<sup>35</sup>

For many years, and particularly during the last 15 years, the government of Pakistan has spent not millions but billions of rupees from donors and creditors on improving the quality of education in public sector schools. Despite the political rhetoric and media hype, projects, conferences and consultancies, key educational indicators have remained embarrassingly poor, and in some cases have been declined. According to UNESCO, Pakistan ranks second in the world after Nigeria for having the highest number of out of school children.<sup>36</sup>

In Pakistan, the education sector development is confronted with numerous problems of low financial allocation, low enrolment rates, high dropout rate, acute regional and gender inequalities. The supply and demand factors explain this state of affairs. On the supply side, high population growth rates and lack of sufficient financial commitment has caused illiteracy to rise and on the demand side, poverty and

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<sup>34</sup>. Huziama Bukhari and Dr. Ikram ul Haq, (2009), 'Half-hearted measures', The NEWS on Sunday. 8<sup>th</sup> March,

<sup>35</sup>. Ali Sarwat (2012) "Factors for efficiency" Special Report, The NEWS on Sunday. 10th June.

<sup>36</sup>. Mustafa Sami, (2006), "Reforming Education" Advance Contemporary Affairs (Book fifty) Advance publisher, Lahore, p.584.

illiteracy appear to be significant factors adversely affecting household decisions to send children to school.<sup>37</sup>

“Sporadic attempts to deal with the education dilemma have largely failed because they overlooked the origins of the cleavage that alienates the majority, reserving modern, English-medium education for the privileged few. By not stressing common curriculum in institutions across the country, those at the helm of affairs have accepted a situation that creates division at the source, denying the lower and lower-middle income groups any chance of providing their children with quality education and therefore a secure future”.<sup>38</sup>

This deplorable situation of Pakistan formal education system and poverty strongly motivated the researcher to select this topic for research. Through this research study an in-depth analysis of poverty and education would seek a way out of the present situation for future betterment.

## **1.2 QUESTIONS TO BE INVESTIGATED**

This study had the following questions to be explored;

1. What are the causes of poverty in Khyber Pakhtunkhwa?
2. What is the role of education in poverty eradication?
3. What factors hinder the improvement of education system?
4. What are the barriers in the way of effective implementation of educational policy and programmes?
5. What measures should be adopted to eradicate poverty through education?

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<sup>37</sup>. Social Policy and Development Center (2003) Op-Cit, p. 2.

<sup>38</sup>. Khan Hamayun Akhter (2011) ‘Education Reforms, It’s time’. The NEWS on Sunday. 18<sup>th</sup> September.

### **1.3 OBJECTIVES OF THE STUDY**

1. To study illiteracy as cause of poverty in Khyber Pakhtunkhwa.
2. To analyze and interpret the association/relationship between education and poverty alleviation.
3. To compare the socio-economic status of the literate and illiterate respondents of the target area.
4. To know about the effects of education on the socio-economic status of both types of respondents.
5. To know about views of the respondents/target groups regarding Government arrangements for provision of free education to poor people.

### **1.4. THEORETICAL FRAMEWORK OF THE STUDY**

“The education and human capital establish a crucial role in the development of modern economies is more and more apparent in the arising of the new millennium. The developed countries have concentrated "on skill demanding industries in order to defend their leading position. In this context, the change to an informed society is occurring rapidly, with information, awareness; skills and knowledge are the crucial inputs and outputs of all economic processes. Notwithstanding the important role of human capital in developed economies, there are still many unknowns about the process of educational production as well as individual and collective decisions concerning how much and what kind of education to obtain”.<sup>39</sup>

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<sup>39</sup>. Rosen, Sherwin. (1989). “The Accumulation of Human and Nonhuman Capital” University of Chicago Press, pp. 281-285.

### 1.4.1. The Human Capital Theory

As requirement of the study was concerned The Human Capital theory was used. The beginnings of Human Capital model can be sketched, from Adam Smith (1776), Alfred Marshall (1920) and Theodore Schultz (1961) who created a 'human investment revolution in economic thought' by emphasizing the role of human capital in economic growth.<sup>40</sup>

The human capital approach regards education as an important mechanism for decline of poverty. According to human capital theory, the potentialities of educated people lead to formation of human capital. Education imparts productivity in humans in the form of knowledge, skills and training and transforms human beings into more valuable human capital. The human knowledge and skills inculcated through formal education increases the productivity in terms of knowledge and skills of the people and in this manner their earnings. A strong direct relationship between education and earnings is predicted, as shown in Figure 1.<sup>41</sup>

According to Blaug (1972), the impact of this association is well recognized beyond doubt. The economic benefits of education are plentiful with studies that firmly establish the association between education and earnings. The impact of formal education on rise in earnings and productivity is not rare but almost universal and in case of general population and also of sub-groups of population (males, females, rural, urban, socially deprived sections, etc.).<sup>42</sup>

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<sup>40</sup>. Rosen, Sherwin. (1989). Op-Cit, p. 286

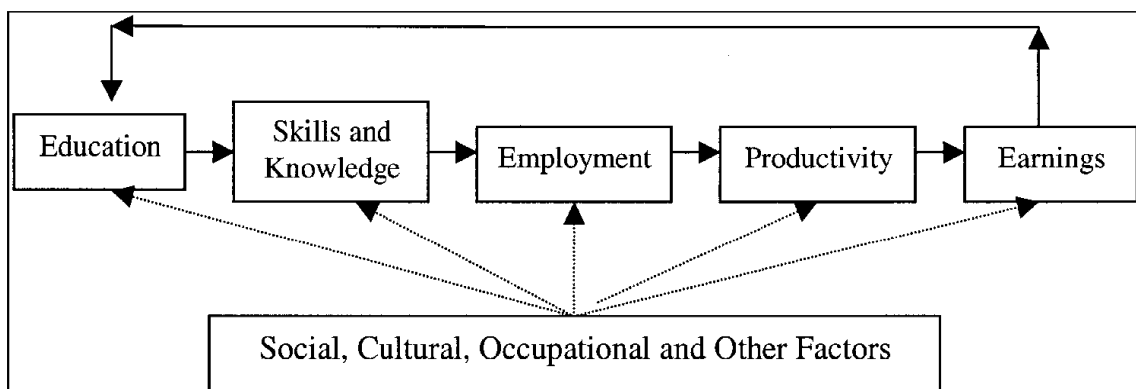
<sup>41</sup>. Ibid.

<sup>42</sup>.Tilak, Jandhyala B. G. (2002) 'Education and Poverty', [online] Journal of Human Development, Publisher: Routledge UK. pp, 191-192. Available from <<http://www.informaworld.com>> [20<sup>th</sup> may 2008]

The causal link in earnings and education is studied in the human capital framework with the help of rate of return analysis, and production function analyses at individual and national levels. The Mincerian earning function is used to find rates of return or the concept of the marginal efficiency of capital, which relates costs of education to the lifetime benefits.<sup>43</sup>

Many assessments including Schultz and Denison’s growth accounting equation and the recent growth equations have shown that formal education produces attractive returns, comparable with alternative rates of return for the individual and to the society at large. Similarly, production function analyses all these analysis reported significant positive effects of formal education on economic development. Over the years a huge number of researchers have found the relationship between formal education and human earnings. Insertion of various socio-economic, occupational and other variables, and methodological complexities, however, did not considerably reduce the relative significance of education in increase in earnings.<sup>44</sup>

**FIGURE-1. Relationship between education and earnings in the human capital framework**



The scholars like Gary Becker, Schultz, Jacob Mincer, Edward Denison and many others put emphasis on education in the concepts of economic development, instead

<sup>43</sup>. Tilak Jandhyala B. G (2002) Op-Cit, 200.

<sup>44</sup>. Ibid

on the traditional factors of production like land, labor and capital. The contribution of education benefits are larger in extent reported by various research studies in the following period through enhanced agricultural productivity, income distribution, better nutrition, improved health, democratic values, human rights and alleviation of poverty. The human capital approach thus distinguishes both the direct impact of education to development like knowledge, developmental skills and the indirect impact influencing through productivity and earnings through human potentialities, understandings, awareness and cross culture adaptation to development. It also recognizes the role of education in social change<sup>45</sup>

## **1.5. SIGNIFICANCE OF THE STUDY**

Pakistan has remained a laboratory for launching various developmental programmes since independence till now. Various educational programmes have been launched and tested from time to time for poverty alleviation. No doubt Pakistan witnessed rapid increases in rates of economic growth but the benefits of this progress tended to be concentrated within the urban upper and middle income groups as well as the rural elite of traditional landowner and new commercial farmers. Pakistan is playing the role of front-line ally and partner in the so called war against terrorism. As a result Pakistan has suffered thousands casualties, billions dollars of losses and damages, worsening situation of increasing internal and external debts, destruction of roads, buildings (public and private) and other infrastructure and pervasive poverty and dearness of various commodities.

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<sup>45</sup>. Tilak Jandhyala B. G (2002) Op-Cit, p. 201.

The problem of poverty continues to be a pervasive one and it remains an instrumental obstacle to balanced growth and development of the country as ever. This study gives a pen picture of the association between education and poverty alleviation in the province of KP. It is an acknowledged fact that education plays a vital role in the poverty alleviation.

The study has investigated the reality of mass education, the socio-economic status of literate and illiterate individuals, causes of poverty and illiteracy and their effects on social life of the people in this province. This research study will be helpful to research scholars of M.Phil and Ph.D as well as M.A students of social work and sociology in particular and students and scholars of other social sciences in general for conducting further studies in this regard. Moreover, based on the findings of the study, the suggestions and recommendations provided by the researcher can also be helpful to the policy makers and planners in future for improvements of the educational system in the country to make it more conducive and collaborative to fight against poverty. Different development stakeholders working for literacy promotion and poverty alleviation can benefit from the findings of this study.

## **1.6. LIMITATION OF THE STUDY**

The researcher has tried to conduct a standard research but it was not possible to cover all aspects of education system and poverty. Although this research study has achieved its aim and hypothetical validity but there are certain limitations which can be taken care of in future researches by the coming scholars. The main theme of the study was to compare the socio-economic status of the literate and illiterate respondents in slum areas of the province of KP. Education was limited only to formal education system and poverty was limited to slum areas of selected four

districts out of total 24 districts across the province which comprised 16.6 and 50 per cent in latter stages of research of the universe according to Warwick P.D and Linger C.A (1975). The sample size of the present study was taken on equal proportionality of literate and illiterate respondents according to Sekaran and Bougie (2003) comprising the total of 800 research respondents. All possible techniques applicable for taking a representative sample were adopted for conducting this study. The researcher feels that this study should have been rather more extensive as well as intensive which was not possible due to time factor. Similarly the number of variable and indicators considered for this research could also be increased to study the literate and illiterate respondents in their entire social context but this was also not possible due to time factor. The present study has adopted the qualitative methodology of data collection and is therefore restrictive. Moreover quantitative methodology of data collection can also be undertaken in future to provide wider perspective to the present study. The researcher used the interview schedule consisting of 61 questions as a tool for data collection. There is no method in social sciences to analyze whether these questions are sufficient or not and also no scientific equipment for measurement to evaluate whether the respondent is giving correct information or not. The researcher has to decide many such problems with his own intellect and discretion quite contrary to a physical scientist who has a laboratory and equipment for this type of research and can get 100% accurate results. Moreover the male respondents between the ages of 20 to 60 years were considered as males are the bread earners in Khyber Pakhtunkhwa province who satisfy needs of their family members. Although females comprise a very high percentage of the province but they were not contacted due to cultural sensitivity of the area and this aspect remained neglected.

## **CHAPTER – 2**

### **LITERATURE REVIEW**

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#### **2.1. INTRODUCTION:**

Various research studies conducted on the impact of education on poverty alleviation in different parts of the world have been reviewed in this chapter under two main sub section, first, as Global perspective on the role of formal education in alleviation of poverty, and second, Pakistan perspective on the role of education in alleviation of poverty, maintained in a sequence of its philosophy, importance, level of education and pre-requisites of education based on the findings of the research studies conducted in different parts of the world, reports and eminent education scholars views about formal education. The literature reviewed under various sections is as follows:

#### **2.2. DEFENITION OF KEY TERMS**

##### **2.2.1. EDUCATION:**

- A) “In its broadest meaning, education is any process by which an individual gains knowledge or insight, or develops attitudes or skills. Formal education is acquired through organized study or instruction, as in a school or college”.<sup>46</sup>
  
- B) “The act or process of imparting or acquiring general knowledge, developing the powers of reasoning and judgment, and generally of preparing oneself or others intellectually for mature life”.<sup>47</sup>

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<sup>46</sup>. The Encyclopedia Americana (1924) Grolier Incorporated Volume 9. Printed and Manufactured in the USA. P. 642.

Here by education means the formal education this is being attained in the educational institution.

### **2.2.2. KNOWLEDGE:**

“The facts, information, and skills acquired through experience or education; the theoretical or practical understanding of a subject is called knowledge”.<sup>48</sup>

### **2.2.3. SKILL:**

“A special ability in a task, target, etc, acquired by training is called skill”.<sup>49</sup>

### **2.2.4. POVERTY:**

“According to World Bank, Poverty is pronounced deprivation in well-being, and comprises many dimensions. It includes low incomes and the inability to acquire the basic goods and services necessary for survival with dignity. Poverty also encompasses low levels of health and education, poor access to clean water and sanitation, inadequate physical security, lack of voice, and insufficient capacity and opportunity to better one’s life”.<sup>50</sup>

### **2.2.5. ABSOLUTE POVERTY:**

“Absolute poverty refers to a set standard which is consistent over time and between countries. The World Bank defines extreme poverty as living on less than US \$1.25

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<sup>47</sup>. Rashid Muhammad (1998) “Allied Material of foundation of Education” Allama Iqbal Open University. Farhan Raza Printers, Islamabad. Pakistan. P. 26.

<sup>48</sup>. Oxford dictionary (2013) ‘Definition of knowledge’ [online ] Available from <http://oxforddictionaries.com/definition/english/knowledge>. Accessed on [April, 2013]

<sup>49</sup>. Collins dictionary (2013) ‘Definition of skill’ [online] Available from <http://www.collinsdictionary.com/dictionary/english/skill>. Accessed on [April, 2013].

<sup>50</sup>. Wikipedia the free Encyclopedia (2008) ‘Definition of poverty’ [online ] Available from <http://en.wikipedia.org/wiki/poverty>. Accessed on [26 may 2008 ]

(PPP) per day, and *moderate poverty* as less than \$2 or \$5 a day (but note that a person or family with access to subsistence resources”.<sup>51</sup>

#### **2.2.6. RELATIVE POVERTY:**

“Relative poverty views poverty as socially defined and dependent on social context, hence relative poverty is a measure of income inequality. Usually, relative poverty is measured as the percentage of population with income less than some fixed proportion of median income”.<sup>52</sup>

#### **2.2.7. HUMAN CAPITAL:**

“Human capital is the attributes of a person that are productive in some economic context. Often refers to formal educational attainment, with the implication that education is investment whose returns are in the form of wage, salary, or other compensation. These are normally measured and conceived of as private returns to the individual but can also be social returns”.<sup>53</sup>

#### **2.2.8. HUMAN DEVELOPMENT:**

“Human development as a process of “enlarging people’s choices,” emphasizing the freedom to be healthy, to be educated and to enjoy a decent standard of living. Human development is a process of enlarging people’s choices. The most critical ones are to lead a long and healthy life, to be educated and to enjoy a decent standard of living. Additional choices include political freedom, guaranteed human rights and self-respect”.<sup>54</sup>

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<sup>51</sup>. Wikipedia the free Encyclopedia (2008) ‘Definition of poverty’ [online] Available from <http://en.wikipedia.org/wiki/poverty>. Accessed on [26 may 2008 ]

<sup>52</sup>. Ibid.

<sup>53</sup>. About.com (2009) ‘Definition of human capital’ [online] available from [http://economics.about.com/cs/economicsglossary/g/human\\_capital.htm](http://economics.about.com/cs/economicsglossary/g/human_capital.htm). Accessed on [18 Feb 2009]

<sup>54</sup>. United Nation Development Programme (2010) “Human Development Report 2010: The Real Wealth of the Nation” 20<sup>th</sup> Anniversary Edition. Printed by Palgrave Macmillan, New York, p. 12.

### **2.2.9. SUSTAINABLE DEVELOPMENT:**

The most commonly cited definition of sustainable development is “development that satisfies the needs of the present without compromising the ability of future generations to meet their own needs.”<sup>55</sup>

### **2.3. CONCEPTUAL FRAMEWORK**

All the ancient and modern intellectuals, thinkers and philosophers like Aristotle, Plato, Ghazali, Iqbal and Russell, etc. are unanimous in their opinion that education is wide ranging process involving the mental, moral, physical, spiritual, emotional and psychological training and growth of individuals. Besides developing their skills and capabilities, to the fullest extent, it facilitates them in fully adjusting themselves to their particular social set- ups. Education makes them useful, responsible and productive citizens, having elevated ethical standards, exemplary character and ideal personalities. Education is an Investment for the individual, society, and the world as a whole.

### **2.4. GLOBAL PERSPECTIVE: The Role of Formal Education in Alleviation of Poverty**

Various research studies indicate that poverty, slavery, crimes, underdevelopment, communal riots, societal disharmony, lack of coordination, disintegration, economic setback, slum areas, un-ultimate utilization of the available resources and so on are the outcomes of absence of education in a human society. Education can potentially broaden the vision of the people to think over their problems and priorities and then to

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<sup>55</sup>World Commission on Environment and Development [WCED] (1987), “ *Our Common Future*” . WCED Report. Oxford, United Kingdom: Oxford University Press. P.43.

decide for the best among the alternatives.<sup>56</sup>As Kant elaborated “education is one of the fundamental basic qualities of man around which the building of his essence and personality evolves. The importance of education is both for males and females and there is no second opinion on this”. The level, rank and the position an individual goes up in proportion to the extent of the individual’s actual attainment of educational awareness and consciousness about the realities of life. Every human being can become a highly civilized being. What is needed is his education, which helps him in discovering his all unpolished qualities, abilities and potentials and all these qualities can be boosted through education. Education serves as a tool for the individual’s psycho-social and socio-economic development and educated individuals can lead their nations to the beacon of development.<sup>57</sup>

Jhon Dewey acknowledged that education and schooling are instrumental in creating social change and reform. He notes that "education is a regulation of the process of coming to share in the social consciousness; and that the adjustment of individual activity on the basis of this social consciousness is the only sure method of social reconstruction".<sup>58</sup> Recently very much importance has been given to education on international forum. Formal education increases individual productivity through learned knowledge and skills, as well as at the national level education plays an important role in fostering economic growth. Today’s rapidly growing economies

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<sup>56</sup>. Best. W. John (1975) “Research in Education” Prentice Hall Incorporation. Englewood Cliffs, New Jersey, United States of America. P. 209.

<sup>57</sup>. Kant Immanuel (1971) “Education, Ann Arbor” the University of Michigan press, United States of America. P. 18.

<sup>58</sup>. Dewey, J. (2009). *Democracy and education: An introduction to the philosophy of education*. New York: WLC Books. (Original work published 1916)

depend on the creation, acquisition, distribution, and use of knowledge and this requires an educated and skilled manpower.<sup>59</sup>

The UN General Assembly Resolution has proclaimed that “the education is crucial to the acquisition by every child, youth and adult of essential life skills that enable them to address the challenges they can face in life, which is an indispensable means for effective participation in the societies and economies of the twenty first century.<sup>60</sup>In 1990s different countries of the world joined together culturally, economically and politically, this can be described as the decade of globalization. Globalization has changed the overall developmental environment of most countries of the world. This concept laid emphasis on knowledge, information and technology as the important tools for development process. This was termed as Knowledge based economy. The knowledge based economy is the product of education process to generate human capital. The promotion of human capital is essential for the utilization of changed economy in the age of globalization.<sup>61</sup>

Education promotes creativity, imagination and expands people’s knowledge through intrinsic value of possibilities. Being educated empowers people to advance their interests and resist exploitation. Literacy understandings and definitions have broadened considerably over the past sixty years.<sup>62</sup>

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<sup>59</sup>. Easterly, William, and Levine Ross (2002) “It’s Not Factor Accumulation: Stylized Facts and Growth Models.” Working Paper 164, Central Bank of Chile, Santiago.P. 17.

<sup>60</sup>. Best. W. John (1975) Op-cit. p.209.

<sup>61</sup>. J. Ozga, T. Seddon, & S. T. Popkewitz, (2006). “Education research and policy – steering the knowledge-based economy” World year book of education 2006. Pp. 1-14.

<sup>62</sup>. N. Kamal, and Zunaid K. M (2006) “Education and Women’s Empowerment in Bangladesh.”Working Paper 11. Centre for Health, Population and Development at Independent University Bangladesh, Dhaka. P. 12.

In 1949, the United Nations General Assembly proposed the minimum requirements for basic/formal education as an opportunity to developed personal attributes like, initiative and freedom, domestic skills, knowledge of other cultures.<sup>63</sup>

Tomasevski maintains that the purpose of education should not only be the economic development, which has been in over the last couple of decades and blurred education as a fundamental human right. She emphasizes that it is the responsibility of the state to provide free and compulsory education without any discrimination. If they do not, they are in breach of international human rights laws.<sup>64</sup>

According to United Nations Universal Declaration of Human Rights (1948), Article 261. “Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit”.<sup>65</sup>

Education is significant especially in the growing international awareness of the broader social contexts in which literacy is encouraged, acquired and developed through the world. Now a day, the concept of literacy is no longer exclusively understood as an individual transformation, but as a contextual and societal one.<sup>66</sup> The emergence of a rich literate environment getting importance as public or private setting with abundant written documents (e.g. books, magazines and newspapers), visual materials (e.g. signs, posters and handbills), or communication and electronic media (e.g. radios, televisions, computers and mobile phones). How literacy skills are

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<sup>63</sup>. P. Jones (1990). “UNESCO and the politics of global literacy” *Comparative Education Review* Vol. 34, No. 1, pp. 41–60.

<sup>64</sup>. Tomasevski Katarina (2006) “ The state of the Right to Education world wide: Free or fee. Global Report, Online Accessed on December 2012, from <http://www.katarinatomasevski.com>.

<sup>65</sup>. United Nations (1949) “United Nations Universal declaration of Human Rights” Online retrieved on January 2013, from <http://www.jus.uio.no/lm/un.universal.declaration.of.human.rights.1948>.

<sup>66</sup>. D. Olson and N. Torrance, (2001). “The Making of Literate Societies” Oxford, United Kingdom, Blackwell, p. 14.

practiced affects and understood as text become an integral part of all social and economic institutions.<sup>67</sup>

Today more people have much higher levels of formal education than ever before around the world. It is the result that education offers many benefits for both individual and societies. In 1990, a widespread progress was reported in education sector by the first Human Development Report HDR, as average years of schooling have raised by two years and gross enrolment ratios by 12 percentage points and literacy rates have raised from 73 percent to 84 percent.<sup>68</sup> Since 1970 no declines in education or schooling has been seen in any country of the world. The education has been extended to many more people, since 1960 the proportion of literate masses has increased from 57 percent to 85 percent. In other words it means that many countries have promoted and achieved success in education as measured by the conventional Human Development Index HDI indicator. The widespread progress in education sector captured by HDI which combines information on enrolments and literacy are used average education index.<sup>69</sup>

Since 1991 the primary completion rates have risen from 84 percent to 94 percent with more children going to school without major dropouts. Over the past few decades' rates of enrolments have increased faster for girls than for boys in both streams of education at primary and secondary school completion. From 1991 to 2007, girls' completion rates rose 29 points, to 87 percent; boys' rates rose 17 points, to more than 90 percent.<sup>70</sup>

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<sup>67</sup>. D. Olson and N. Torrance, (2001). Op-Cit, p. 15.

<sup>68</sup>.United Nation Development Programme (2010) "Human Development Report 2010: The Real Wealth of the Nation" 20<sup>th</sup> Anniversary Edition. Printed by Palgrave Macmillan, New York, p. 36.

<sup>69</sup>. UN (United Nation) (2009) "*The Millennium Development Goals Report 2009*" New York: United Nations. p. 135.

<sup>70</sup>. UN (United Nation) (2009) Op-Cit, p. 136.

To find out the significance of education on alleviation of poverty, Moore, Harper and Marcus, (2003) provide a comprehensive review of the literature on poverty reduction. In their review a number of major social processes were discussed that affect poverty. In this regard they highlight the significance of education as a means of poverty reduction, and argue that a good-quality formal education broadens horizons and increases future employment opportunities. They conclude that education can enable social mobility and economic uplift through employment and a general wellbeing. The above review of Moore Harper and Marcus confirms the importance of education in breaking different aspects of the poverty cycle.<sup>71</sup>.

The UNESCO (1990) global review predicted that at the national and household level the casual link between illiteracy and poverty was examined with considerable evidence. This suggests that household socio-economic status is strongly associated with literacy acquisition and retention. According to this report people who live or have grown up in low-income households, and lack basic human amenities like insufficient nutritional intake or access to clean water, mostly remain illiterate and are less likely to acquire and use literacy skills.<sup>72</sup>

Focusing on the causal link between illiteracy and poverty, Nussbaum (2000), found that in thirty developing countries, household wealth quintiles shows that adult literacy rates are lower in the poorer quintiles and higher in the richer quintiles. Moreover, the disparities in adult literacy rates between households belonging to the poorest and riches quintiles are quite large, especially where the overall literacy rate is low. The literacy gap increased to 40% in countries such as Sudan, Senegal, Rwanda, Guinea-Bissau, Sierra Leone, and Togo, among the poorest and wealthiest

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<sup>71</sup>. C. Harper, R. Marcus, and K. Moore, (2003). "Enduring Poverty and the Conditions of Childhood" Life course and Intergenerational Poverty Transmissions. *World Development*, 31(3), 535-554.

<sup>72</sup>. R. Hill-Carr (2005) "Assessment of international literacy and numeracy data (Phase II)" Background paper for EFA Global Monitoring Report 2006. P.23.

households. Literacy disparities remains even in countries where the overall literacy rate is above 90%, household wealth quintile exist e.g. Azerbaijan, the Philippines and Venezuela.<sup>73</sup>

The UNESCO Global Monitoring Report (2006) further found the link between illiteracy and poverty in countries such as the Islamic Republic of Iran, Morocco and Tunisia, which have relatively low literacy and high incidence of poverty rates provides additional evidence of the illiteracy–poverty link.<sup>74</sup>

To follow the link of level of education in its importance, Grabowski and Self (2004) observe in India, the impact of different educational levels on income. They categorize education into three levels: primary, secondary, and tertiary. Their results show that primary education has a strong positive causal impact on income growth while secondary education has a comparatively limited impact on income growth.<sup>75</sup>

To explore further the importance, in the dichotomy of level of formal education, Barro (1999) investigate a panel of 100 countries during 1960-95 that secondary and tertiary education had positive impact on poverty alleviation instead of primary education. Their interpretation is that secondary and high education have greater effect on the transmission of technological skills.<sup>76</sup>

Keeping in view the significance of the formal education, The Center for Research in Chronic Poverty (2005) highlights the importance of level of education that, “formal education is strongly associated with the decreased possibility of chronic poverty. It

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<sup>73</sup>. M. Nussbaum (2000) “*Women and Human Development: The Capabilities Approach*”. Cambridge, United Kingdom: Cambridge University Press. P. 23.

<sup>74</sup>. UNESCO (2005) “Education For All, Literacy For Life” Global Monitoring Report 2006, Printed in France, p. 159

<sup>75</sup>. S. Self, and R. Grabowski, (2004). “Does Education at all Levels Cause Growth? India, A Case Study”. *Economics of Education Review*, 23(1), 47-55. P.65.

<sup>76</sup>.J Barro, Robert (1999) “Human Capital and Growth in Cross-Country Regressions.” *Swedish Economic Policy Review* 6 (2): 237–77. P. 12.

also indicates that the level of schooling at which this might happen can vary between countries and further suggested in (2008) that low education is a key factor in keeping people poor over decades or lifecycles.<sup>77</sup>

The importance of secondary education validated by Goldin (1999) in the United States of American between 1910 and 1940, secondary education transformation, that gave the United States a half-century lead over European countries. The importance of secondary education is now generally wide spread within the context of a globalized knowledge based economy as an internal part of a virtuous circle of economic growth.<sup>78</sup>

Krueger and Lindahl (2001) attempted to settle the micro-econometric and empirical macro-literature on the effect of schooling on income and GDP. They concluded that the micro-level positive relationship between education and income is also true at a cross-country level.<sup>79</sup>

In this regard Meulemeester and Rochat (1995) have given analysis of higher education impact on economic development undertaking about six countries France, Japan, Sweden, United Kingdom, Australia and Italy. Their research findings showed that four out of six countries have positive impact of higher education on economic growth in France, Japan, Sweden, and the United Kingdom, but no impact has been shown in Australia and Italy. They further highlighted that higher education is essential for overall development and for decreasing the poverty, but this high education not alone is sufficient for the overall poverty alleviation. They maintained

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<sup>77</sup>. Chronic Poverty Research Centre. (2008). “*The Chronic Poverty Report 2008-09.*” Manchester, United Kingdom, pp. 13-17.

<sup>78</sup>. Claudia Goldin, (1999) “Egalitarianism and the Returns to Education during the Great Transformation of American Education.” *Journal of Political Economy* 107 (6): S65–S94. P. 112.

<sup>79</sup>. A. Krueger, and M. Lindahl (2001). “Education for Growth: Why and for Whom?” *Journal of Economic Literature*, 39, 1101-1136. P. 31.

that, high literate individuals are useful for the economic development and innovation of any country and also can change the political, scientific, social and economic structures of the economy.<sup>80</sup>

In the words of Gemmel (1996) that “primary education is the most important for economic growth in low-income developing countries, secondary education for middle-income developing countries, and tertiary education for rich countries”.<sup>81</sup>

Taking into account the higher education in development sectors as agriculture and industrial sectors research undertaken by Lin (2004), found that higher education played a vital role in the country’s economic development. He concluded that 1 per cent growth in higher education resulted in 0.35 increased of industrial production and 1 per cent increase in the number of graduates in natural and engineering sciences led to a 0.15 per cent growth in agricultural production. This study examined the effects of specialization and how it would be beneficial in different sectors of economic development.<sup>82</sup> Barro (1996) uses panel data for 100 countries to test certain empirical theories related to growth. His results show that, for a given level of per capita gross domestic product (GDP), the growth rate is positively affected by a higher initial level of schooling.<sup>83</sup>

Many research studies conformed it, that a stock of workforce with secondary education is essential for the command and control of technologically advanced goods and foreign investment. In this regard De Ferranti et al (2003) in a study on education

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<sup>80</sup>. Meulemeester, Jean-Luc de and Denis Rochat (1995): “A causality analysis of the link between higher education and economic development.” *Economics of Education Review* (14) 4: 251–361.

<sup>81</sup>. N. Gemmel, (1996). “Evaluating the Impacts of Human Capital Stocks and Accumulation on Economic Growth: Some New Evidence” *Oxford Bulletin of Economics and Statistics*, 58(1), 9-28.

<sup>82</sup>. Lin, T.C. (2004): “The Role of higher education in economic development: an empirical study of Taiwan case.” *Journal of Asian Economics* 15 (2): 355–371.

<sup>83</sup>..J.R. Barro (1996). “Determinants of Economic Growth: A Cross-Country Empirical Study” (Working Paper 5698). Cambridge, MA: National Bureau of Economic Research. P.32.

and technology gaps in Latin America, found that the majority of the differences in computer perception between Latin America and the East Asian “Tigers” with their significantly wider computer exposure. Not only by differences in the share of trade with Organization for Economic Cooperation and Development (OECD), but most importantly by the proportion of the workforce with secondary education. De Ferranti further observed that level of education in Brazil is much lower than any other country in Latin America where the demand for skilled worker has not increased.<sup>84</sup> According to Barro and Lee (2000), who estimated educational attainment data set in 146 countries that, the formal education around the world has three prominent features. First, public education is the major form of education. It accounts on average for 85% and 78% of primary and secondary enrollment respectively; second, developed countries invest significantly more resources in education per student than underdeveloped countries. For example, the United States of America invests 200 times more resources per pupil a year than the average of the 5 poorest countries. This investment rate differs substantially across countries and increases with income. The third feature is school attainment which increases with income and differs substantially across countries.<sup>85</sup>

According to UNESCO Global monitoring report, “all over the world increased public funding is associated with formal education promotion and expansion in schooling.

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<sup>84</sup>. David de Ferranti, Perry Guillermo, Indermit Gill, J. Luis Guasch, William Maloney, Carolina Sanchez Paramo, and Norbert Schady (2003) “Closing the Gap in Education and Technology” World Bank Latin America and the Caribbean Studies. Washington, DC: World Bank. P. 34.

<sup>85</sup>. R. Barro, and Wha Lee-Jong (2000), “International Data on Educational Attainment. Updates and Implications.” NBER Working Paper # 7911.p.33.

Majority of students attend public schools, especially at the primary (92 percent) and secondary (85 percent) levels”.<sup>86</sup>

Research conducted on poverty reduction in developing countries by Squire (1993) argued that first, “economic development should be promoted to encourage the productive use of labor force as a mean for the poor peoples to earn and alleviate poverty, second public spending is an important source of improving health and educational attainment among the poor, and third, the provision of supported social services is better than direct cash transfers”.<sup>87</sup>

In 1970, public spending on education averaged 3.9 percent of GDP, increased to 5.1 percent of GDP in 2006. Since 1990 the resources devoted to educating each student have also increased at the rate 43 percent and pupil–teacher ratios declined with disparities in spending are enormous. Trends would provide policy makers with upper- and lower-bound estimates of the effects of secondary school expansion on aggregate measures of inequality in individual countries.<sup>88</sup>

Verner (2004) described that “for alleviation of inter-generational transmission of poverty needs widespread action in the formal education sector. Moreover, low quality education leads to low income growth, which in turn prolongs poverty alleviation”. His research findings concluded that educational attainment is the single most important factor for reduction in poverty. All levels of education from primary to tertiary are significant and negatively associated with the probability of being poor.

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<sup>86</sup>. UNESCO (United Nations Educational, Scientific and Cultural Organization) (2010) “*EFA Global Monitoring Report 2010: Reaching the Marginalized*”. Paris. p. 44.

<sup>87</sup>. L. Squire (1993). “Fighting Poverty” *American Economic Review*, 83(2), 377-382. p. 11.

<sup>88</sup>. World Bank (2005) “Expanding Opportunities and Building Competencies for Young People A New Agenda for Secondary Education” THE WORLD BANK Washington, D.C. p. 45.

He suggested that improvements in access and quality of education have been important for alleviation of poverty in Paraíba and northeast Brazil.<sup>89</sup>

Goh, Luo, and Zhu (2009) explore the effect of income growth on poverty for the period 1989-2004 with data from the China Health and Nutrition Survey in eight provinces of China. They show that income growth affects poverty negatively. In their study, “income was found to grow for all segments of the population with increased level of education and as a result poverty incidence were reduced in comparison with illiterate segment of society and income disparities have increased among households with more and less benefaction of human capital”.<sup>90</sup>

Literate people live comfortable and longer to avoid health risks due to their education capabilities. They also earn higher wages and have better jobs. Many uneducated parents value schooling because they believe education will enable their sons and daughters to overcome the indignities their families face.<sup>91</sup> Progress in education has been substantial and widespread, reflecting improvements in the quantity of schooling and in equity of access for girls and boys. To a large extent, this reflects greater state involvement, though many developing countries have proven more capable of putting children in school than of giving them a high quality education.<sup>92</sup>

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<sup>89</sup>. D. Verner, (2004). “Education and its Poverty-Reducing Effects”: The Case of Paraíba, Brazil, Policy Research Working Paper 3321, Washington, DC: World Bank. p.51.

<sup>90</sup>. C. Goh, X. Luo, and N. Zhu, (2009). “Income Growth, Inequality and Poverty Reduction: A Case Study of Eight Provinces in China”. *China Economic Review*, 20(3), 485-496. p.142.

<sup>91</sup>. S. L. Hurt. C. Ronsmans, and S. Saha. (2004) “Effects of Education and Other Socioeconomic Factors in Middle Age Mortality in Rural Bangladesh.” *Journal of Epidemiology and Community Health* 58(4): 315–20. p. 21.

<sup>92</sup>. D. Cutler, and Muney A. Lleras (2006) “Education and Health: Evaluating Theories and Evidence.” In *Making Americans Healthier: Social and Economic Policy as Health Policy*, Russell Sage Foundation. New York: p. 8.

Many countries imparting free primary schooling among them were Ethiopia, Malawi and Uganda in the 1990s and Cambodia, Kenya and Tanzania in the early 2000s. With increased enrolments, challenges emerged in seat availability and education quality. In Malawi due to free education a high percentage of children enrolled in primary education. Primary school enrolment increased 97 percent between 1990 and 1995; and in Uganda it grew 72 percent between 1995 and 2000. In Latin America conditional cash transfer programmes were introduced to increased enrollments and also ensure school attendance.<sup>93</sup>

Since 1970, the number of literate people has been risen from 550 million to more than a billion and similarly, the number of teacher has risen even faster. The benefits of education are wide spread in improved health as one of rapid progress and junction between poor countries and rich countries.<sup>94</sup>

It can take (8 to 10 years) to see a return on investment in education, says Carolyn Bartholomew, executive director of the Basic Education Coalition. South Korea, has long viewed education as vital to economic expansion. As early as 1959 it had enrolled 96 percent of its children in primary schooling. The next three decades witnessed continued developments in education and sustained economic growth.<sup>95</sup>

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<sup>93</sup>. D. H, Nielson (2009) “Moving Towards Free Primary Education: Policy Issues and Implementation Challenges” New York: United Nations Children’s Fund and World Bank. p. 32.

<sup>94</sup>. UNESCO (United Nations Educational, Scientific and Cultural Organization) (2006) “Teachers and Education Quality: Monitoring Global Needs for 2015” Montreal, Canada: Institute for Statistics. p. 177.

<sup>95</sup>.South Korea,(2008) ‘education in South Korea’ [online] Available from <<http://us.oneworld.net/article/view/138657>> [25 April 2008]

## **2.5. PAKISTAN PERSPECTIVE: The Role of Formal Education in Alleviation of Poverty**

Social Policy Development Center (SPDC) is a private sector research organization that serves as a focal point for policy-relevant research on social sector development. According to SPDC (2003) studies revealed that in Pakistan, districts which have higher literacy level have a high level of development instead of districts which are low in ranking literacy wise. The SPDC research reports further confirm that the productivity benefits of education are large due to skills enhancement through formal education as a key determinant of the literate individual as compared to individuals with no education in manufacturing and export performance.<sup>96</sup>

The importance of formal education takes central point in discussion of social and economic development of the people with reasons by Stern (2001), that First, the quantity and quality of education influences strongly the overall governance, skilled workforce and other developmental institution of the country. Second, universal access to basic education is essential for ensuring that all segments of society will benefit from socio-economic development.<sup>97</sup>

Formal education of true worth is a prominent means against instability of the poor people to learn even basic skills in primary education can make a difference for his survival and his/her family in time of crises, emergency or even in routine life. The free education access thus can help a lot to reduce poverty among poor class through

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<sup>96</sup>. Social Policy Development Center, (2003) “Social Development in Pakistan, Annual Review 2002-03”, Karachi, p.21.

<sup>97</sup>. Stern , (2001) “Investing for Growth and Poverty Reduction: Institutions and People”, Speech delivered at Islamabad on 29March.

knowledge and skills enhancement in the labor market.<sup>98</sup> As Amartya Sen described “Education is the imperative part of human competency and sovereignty”.<sup>99</sup>

Nazli and Nasir (2000) analyzed household data 1995-96 for their research conducted on “Education and Earning” in the context of Pakistan. The finding of their research shows that each year of formal education increases 7 percent returns for wage earners. Their findings also highlighted that not just additional year of education cause a significant raise in earning on the other hand increased education returns are found to be associated with higher education level.<sup>100</sup>

According to Kiani in her research of the role of University Education described that the quality and quantity of formal education greatly affect the workforce of the country through knowledge and skill development for increased productivity. Further, it is a fact that formal education is the major determinant for developing an environment for human capital production.<sup>101</sup>

Parson described formal education as “The global impact of formal education on postindustrial society has been so extensive that it can be argued that mass education is a founding social revolution of modernity.”<sup>102</sup>

A significant association was found between economic growth and secondary and tertiary formal education by Barro and Sala-i-Martin (1995), they concluded their findings that an increase in average male secondary schooling of 0.68 percent raises annual GDP growth by 1.1 percentages, while an increase in tertiary education of 0.09 percent raises annual growth by 0.5 percentage. They found that there is positive

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<sup>98</sup>. Stern .(2001). Op cit, pp, 219, 220.

<sup>99</sup>. Sen, Amartya. (1999). “Development as freedom” Oxford University Press, Oxford. p. 10.

<sup>100</sup>.M. Z. Nasir, and H. Nazli (2000). “Education and Earning in Pakistan”. Research Report No. 177, Pakistan Institute of Development Economics, Islamabad. p. 23.

<sup>101</sup>.Kiani, Adiq.(2011) “Role of University Education in Poverty Alleviation in Pakistan” Interdisciplinary journal of Research in Business, Vol. 1, Issue, 7. July 2011. pp. 2-3

<sup>102</sup>. Parsons, T. (1971).Higher education as a theoretical focus.In The sociologies of Talcott Parsons and George C. Homans, eds. H. Turk and R.L. Simpson, 233–252. Indianapolis: Bobbs-Merill.

correlation between initial GDP and human capital including health and education. They recommended that investment in human capital is required for faster and sustainable economic development.<sup>103</sup>

Similarly association between human capital and economic development in Pakistan from 1960-03 using time series data by Abbas and Peck (2007), found that human capital has been accounted for about 40 percent increase in GDP with an increase of 1 percent human capital. Further, they suggested that only low/no investment in education may be one of the reasons of low economic development stemming from low investment in human capital may upright smaller impact than those of expectation.<sup>104</sup>

Coobs, P. H Ahmad, M, (1974), concluded that the problem of poverty exists worldwide. They stress on the point that with the help of education, poverty can be reduced.<sup>105</sup>

A study conducted on rural households to analyze the effect of human capital and labor allocation in four districts of Pakistan by Fafchamps and Quisumbing (1999). They used survey data collected by the International Food Policy Research Institute, the study's results show that "education raises off-farm productivity and induces rural Pakistani households to shift labor resources from farm to off-farm activities."<sup>106</sup>

The prevailing situation in education sector is not impressive in Pakistan as almost two thirds of the country's populations are illiterate, enrolment ratios are dismally low, the dropout rates are quite high, gender disparities in access to education were

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<sup>103</sup>. Barro, Robert J and Xavier Sala-i-Martin (1995). "*Economic Growth*" New York: McGraw-Hill. pp. 23-24.

<sup>104</sup>. Abbas, Qaiser and James Foreman-Peck, (2007), "Human Capital and Economic Growth: Pakistan, 1960-2003" Under NRPU Projects by Higher Education Commission of Pakistan. p. 21

<sup>105</sup>Coobs P. H, Ahmad, M. (1974), "Poverty and Education" Printed by Harper and Row, London. p.67.

<sup>106</sup>. M. Fafchamps, and R. A. Quisumbing, (1999). "Human Capital, Productivity, and Labor Allocation in Rural Pakistan" *Journal of Human Resources*, 34(2), 369-406.p. 101.

rampant and the quality of higher education was on a declining path. Overall a sense of responsibility is missing on various accounts, like quality and quantity maintenance on education provision, meager amount of money allocated for educational sector in Pakistan were low and growing less rapidly than on the average for low income countries. This has serious implications for Pakistan's competitiveness and rapid poverty reduction. There are three parallel systems of education in Pakistan, namely public education, private education and madrassas education which have created unequal opportunities for the students.<sup>107</sup> The parents have the choice, confusion or tension especially poor parents to send their children either to a madrassah or to an English Medium primary school or Urdu medium primary school. Moreover the English medium schools are further sub-divided into 'elite' schools and 'non-elite' schools. Mostly in Pakistan English medium schools are in the private sector while the majority of the Urdu medium schools are run by the public sector. The public sector provides education to about 73 percent of the total primary school going children. This class division starts from this point and persist throughout the education process and to the labor market as well. Such fragmentation further leads to the educational issues of quality, access and governance.<sup>108</sup> The example of Finland, a country of about 4.5 million people, the new "super power" of education. Similarly like Pakistan the Finland was in disarray and badly in need of reform. To its credit, the path it chose was of broad-based equality and not individual excellence. Finland correctly identified education as an instrument to even out social inequality first and fore-most, and not as a way to produce star performers. There are no private schools and universities in Finland, nor a list of best institutions in education sector. Each and

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<sup>107</sup>. Rehman Tariq (2002) "Denizens of Alien World" A Survey of Education System of Pakistan: Karachi: Oxford University Press.p. 4.

<sup>108</sup>. Hussain I. (1999) Pakistan: , "The Economy of an Elitist State", Oxford University Press, Karachi, p.8

every Finn attends a public institution, whether for kindergarten or a doctorate programme, which makes school choice a matter of secondary importance for parents and adults. The Finns don't have accountability in their system. They believe that accountability is something that is left when responsibility has been subtracted. All teachers and administrators are given respect, a decent pay and a lot of responsibility.<sup>109</sup>

Nasim S. Shirazi (1994) explores the prevalence of poverty and socio-economic profiles of the poor in Pakistan. The study was based on the role of *infaq* in poverty alleviation in Pakistan. The research findings reveals that, in Pakistan, "the proportion of poor households having highly educated heads is extremely low and the majority of the educated heads of the poor household fall in the primary or below matriculation category of education. The author further explores that "as the educational level of the head of the household increases the probability of that household being poor decreases."<sup>110</sup> Similarly according to Pakistan Human Condition Report (2003), "if the principal earners of the household are enabled to educate themselves, the prospects of the household will improve due to higher wages. Three levels of education are identified; functional literacy, primary education, secondary education. Each level of education both improves employability and increase the probability of higher wage rate. The net effect of adequate education is a significantly higher probability for such a household to escape poverty."<sup>111</sup>

I.S Chaudhry (2009) conducted his study poverty alleviation in Punjab province of Pakistan. According to his research findings revealed that education of the head of

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<sup>109</sup> M Khattak M, Taj (2010) "Plebeian thoughts" The NEWS. 11 May.

<sup>110</sup> .S .N. Shirazi, (1994). "An Analysis of Pakistan's Poverty and its Alleviation through *Infaq*". (Unpublished doctoral dissertation). International Islamic University, Islamabad. p. 143.

<sup>111</sup> Pakistan Human Condition Report (2003), UNDP, UNOPS, CRPRID, Printed by Crystal printers, Islamabad, p.13.

household is the major factor of household poverty and the educated head of household reduces the probability of being poor.<sup>112</sup>

Arif and Iqbal (2009) analyzed poverty alleviation in Pakistan. They found that free access and provision of education facilities play an important role in poverty alleviation. They suggested that more investment in formal education and health services is key to an increase in overall income of the population and hence to reduce the poverty.<sup>113</sup>

A research study conducted on impact of human capital on urban poverty in Pakistan by Awan, M.S et al (2011), concluded that education and experience is negatively related with the poverty status of individuals and further suggested that education for poor people is essential in breaking the intergeneration of poverty.<sup>114</sup>

In Pakistan the gender equality in formal education suggests that the country has a great opportunity by capitalizing on the large rates of return of female education. A research study using Household Income and Expenditure Survey in Pakistan (Rawalpindi) city estimated the wage relation for male and female concluded that females had higher rates of return than their male counterparts.<sup>115</sup>

According to Shabbir (2004) using Mincerian Earning Function for Pakistan, suggested that the return on getting more girls into schooling may be over 20 percent.<sup>116</sup>

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<sup>112</sup>. I.S Chaudhry. (2009). Poverty Alleviation in Southern Punjab (Pakistan). An Empirical Evidence from the project Area of Asian Development Bank. International Research Journal of Finance and Economics. p. 23.

<sup>113</sup>. Arif, G.M and Nasir Iqbal (2009): Infrastructure and Poverty Nexus: the case of Rural Pakistan. Islamic International University, Islamabad, (conference Paper).

<sup>114</sup>. Awan, M.S, Iqbal, N and Muhammad Waqas (2011) the Impact of Human Capital on Urban Poverty: the case of Sargodha city, Published in:

<sup>115</sup>. Javed Ashraf, and Ashraf Birjis (1993), "Estimating the Gender Wage Gap in Rawalpindi", Journal of Development Studies 29. p.9.

<sup>116</sup>. Tayyeb Shabbir, (1994), "Mincerian Earnings Function for Pakistan", Pakistan Development Review 33(1).p.47.

In this regard Stephan Klasen, (1999), described that if Pakistan had reduced the gender gap like East Asia during 1960-92 the annual growth in income per capita could have been a percentage point faster than the current estimation.<sup>117</sup>

In this connection in 1990, Social Action Program SAP I and II, programme of assistance to Pakistan implemented has quite successful record. The number of out of school children especially girl's education in primary school in different part of Pakistan have led to higher enrolment of boys girls. Adult Literacy rate in Pakistan had risen to 47 percent by 1999 while female literacy rate to 32 percent. Net enrolment ratios, however, remained unchanged. It is estimated that there are 13 million out-of-school children of about 50 million children in the 5-9 years age group over half of whom are girls.<sup>118</sup>

Andrabi et al (2002) described that most of the Pakistani workers abroad, the remittances sent by the them have a positive influence on the education of their own children's and the children of their extended families education. Such workforce mostly belonged from poor Pakistani and such remittances have positive effects to get out of the intergenerational poverty nexus.<sup>119</sup>

Wingnaraja, p. (1990) argues that in Pakistan 45 percent rural population is below the poverty line with lowest literacy rate in the world.<sup>120</sup>

Dr. Zari Rafiq, puts emphasis on formal and non-formal education to increase the women literacy level and upgrade their skill and provide credit facilities at grass root level enabling them to increase their income as essential for poverty alleviation.<sup>121</sup>

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<sup>117</sup>. Stephan Klasen, (1999), "Does Gender Inequality Reduce Growth and Development? Evidence from Cross-Country Regressions", Background Paper for Engendering Development, World Bank.p.45.

<sup>118</sup>. Social Policy Development Center (2003), Op-cit, p.22.

<sup>119</sup>.Tahir Andrabi, , Das Jishnu and Khawaja Asim (2003) "Private Schools in Pakistan: Catering to the Elite", World Bank, Washington D.C. p.11.

<sup>120</sup>.Andrabi et al (2003) Op-cit, p.13.

Amjad Hasnu and Shehla Amjad in their study “An employment, Earning and Education in Micro enterprise Sector of NWFP” explain different aspects of education as “The level of education is creating a big difference in the earning of the entrepreneur of micro enterprises.<sup>122</sup> According to Pakistan economic survey analysis, education is the single most important factor contributing to national economic growth and stability and for reducing chronic poverty.<sup>123</sup> Hetl and Atle in his article described that “If Pakistan wants to get on to the “development path” in the next few decades, a well- coordinated investment in education at all levels has to be increased. If we fail to do so, we are bound to remain backbencher in the competitive regional and global world”.<sup>124</sup>

During 1990 a significant emergence of private sector induced in the education sector of Pakistan. The private school in this period increased tenfold as reported and played an important role in bridging the gap of education service quality and quantity wise to in some extent with a share of 27 per cent in primary school enrolment.<sup>125</sup> The allocation of funds increased during 1990, in terms of financial resource allocation for improvement in higher education. This shift brought increased in enrolment ratio to almost double in the next five years and many universities were upgraded through a dynamic programme of faculty development, curriculum review, scholarships and stipends to the poor students, equipping laboratories and libraries.<sup>126</sup>

Moreover numerous key initiatives have been taken for structural reforms in the education sector during 1999 period. The fields of intervention of such reforms were

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<sup>121</sup>. Dr S. Zari Rafiq.(2003) “Community Development Concept and practice” Printed by: Saif Printing Press Nouthia Peshawar. pp.183-184.

<sup>122</sup>. Amjad Hasnu and Shehla Amjad 1996.“An Analysis of employment, Earning and Education in Micro-enterprise sector of NWFP”.Journal of education and Research, Faculty of education, university of Peshawar. December 1996 Vol 2, No. 2 p, 28.

<sup>123</sup>. Government of Pakistan. (2005) “Pakistan Economic Survey 2004-05” Finance Division, economic advisor wing, Islamabad. p.43

<sup>124</sup>. Hetl and Atle, (2008), ‘A Distant Dream’, The NEWS on Sunday, 2nd March,

<sup>125</sup>Rahatulain Iftikhar, (2004) Op. Cit, pp, 17-18.

<sup>126</sup>.HUSAIN ISHRAT (2005) Op-Cit, p. 7.

of the achievement of UPE and adult literacy rates, improvement in the quality of education, attention towards technical and vocational skills enhancement programs and *Madrasah* reform. In two provinces of the Pakistan namely, Punjab and Sindh, free and compulsory formal education was available up to matric levels by public sector. With the support of World Bank, Punjab Education Sector Reform Program (PERSP), has initiated an effective education model of growing access, improving governance and quality education for all. The model includes provision of free text books to primary school students, monthly stipends to girls enrolled at the middle schools, appointment of better qualified teachers and improvement in physical infrastructure. Such interventions have implemented in different part of Punjab province, in districts with low literacy. Which have maintain an overall 13 per cent increase in primary schools enrollments and 20 per cent increase in enrollments of girls at middle schools. The PERSP has achieved the degree of success with the participation of district and local level department staff, parents and the teachers and collaboration of civil society organizations. There was a dire need on the part of public sector to replicate such model interventions to other provinces like Khyber Pakhtunkhwa and Baluchistan, the unsatisfactory performance of the past several decades in education sector could be reversed and the targets/goals of the EFA/MDG could be contained.

The existing situation of unemployment further destabilized the positive moments of education sector in Pakistan. As employment is strong determinant in alleviation of poverty through direct and indirect channels. A widespread unemployment trend has reported in the country during the last five years.<sup>127</sup>

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<sup>127</sup>. HUSAIN ISHRAT (2005) Op-Cit, p. 6.

### **3.6 HISTORICAL PERSPECTIVE: Educational Aims and Objective in Pakistan**

In the First Education conference of 1947, the objective of education was the production of “Islamic conception of universal brotherhood of man, social democracy, social justice and the cultivation of democratic virtues, i.e. to learn, self-help, self-sacrifice, human kindness etc, and consciousness of common citizenship as opposed to provincial exclusiveness. It is our argument that Islam is interpreted by the ideologues and educationists in 1947, was different from the way it was interpreted two decades later, especially after the war of 1965 and later, during the Afghan jihad years. For example in 1947, the official interpretation of Islam and the values to be cultivated in a student included social justice, tolerance, human kindness and self-sacrifice. It was also recommended that these universal values be inculcated through a language common to all provinces. The justification for this was sought from the Russian education system because it shows how diversity has been encouraged without endangering the fundamental unity of common culture which has been ensured by the making of Russian as the first compulsory foreign language in all non-Russian schools.<sup>128</sup>

The Russian example was cited to justify the promotion of Urdu as a *lingua franca* but at that time, it was not promoted as a national (or qaumi) language. At that time, a trilingual citizen was the ideal product: someone who received necessary education in the mother tongues of his or her province learnt Urdu as the lingua franca and English as the state /official language. In 1951, the Second Education Conference recommended the use of Urdu not as lingua franca but as the national and official language of Pakistan. At the same time, the aim of the educational system was to

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<sup>128</sup>. Riaz Amir and Rehman Ur Saeed (2009) ‘State of Education, aims and objectives’, Special Report, The NEWS on Sunday, 8<sup>th</sup> March.

promote the principles of Islamic ideology but even at that stage religion was linked with social justice rather than aggression and jihad.<sup>129</sup>

In 1959, the Sharif Commission Report declared a sense of unity and nationhood as the idea product of the educational machinery. The sense of unity according to the report, to be created by promoting fine arts, natural history, science and industry, zoological gardens and planetariums. To our post 1965 mindset, this emphasis on the promotion of scientific, rational and artistic institutions as a necessary extension of Pakistan identity reads as something unusual. This trend continues till the war of 1965 with India, which is the point where the official construction of Islam and Pakistani identity acquired jingoistic overtones.<sup>130</sup>

In 1966, the Hammood-ur-Rehman commission report declared missionary schools to be a beneficial presence in the country; “.....so far as the Christian missionary schools are concerned we were assured by the representatives of the Catholic Board Schools at Karachi, which runs as many as 24 primary schools, 11 secondary schools and 4 collages, that it was a misnomer to classify them as missionary schools, for no missionary work was done at these schools and that education was imparted in their schools and colleges on the basis of the pupils and the parents religion. This they claimed was a pontifical duty imposed upon them by their Board.<sup>131</sup>

In 1969, the proposal for new educational policy which was signed by the then Federal Education minister maligns the foreign educational institution operating in Pakistan and declares them to be against the national and religious identity of an ideal Pakistani.

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<sup>129</sup>. Bengali, Kaiser. (1999)“History of Education Policy Making and Planning in Pakistan” Islamabad: Sustainable Development Policy Institute.P.20.

<sup>130</sup>. Riaz Amir and Rehman Ur Saeed (2009) ‘State of Education, aims and objectives’, Special Report, The NEWS on Sunday.8<sup>th</sup> March.

<sup>131</sup>. Tariq. Rahman (1996)“*Language and Politics in Pakistan*” Karachi: Oxford University Press. P. 31.

The New Education, Policy 1970 recommended a shift to scientific, technical and vocational education for middle level skilled worker. It also emphasized a 50: 50 ratio between science and humanities subjects enrollment.<sup>132</sup>

The Education Policy, 1972 anticipated universal primary education for boys and girls by the years 1979 and 1984 respectively, with its extension upto middle level in the next three years.

The National Education Policy, 1979 highlighted the Universal Primary Education, in 1986-87 by utilizing non-formal sources, open ‘Mosque Schools’ and, ‘Mohallah Schools’ for girls on a large scale. Since then no more expansion is seen in the field of education planning in Pakistan except some new policy-decisions in certain areas such as primary education, teacher training and higher education and research. However more emphasis is given to universalize the primary education and a number of international projects have been launched in this field.<sup>133</sup>

In June, 1992 the Educational Policy was announced by the Federal Minister of Education in Islamabad. The most important features of this policy were:

An emphasis on Privatization.

Encouraging the private sector in education.<sup>134</sup>

The 1998/2010 National Education Policy (NEP) was started in 2005 and in March 2007the White Paper was finalized. The white paper was the main source for the development of policy document. There were two key factors for policy review well before of the framework of 1998/2010 education policy.

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<sup>132</sup>. Government of Pakistan (2002). “Education Sector Reforms: Action Plan 2001-2004” Islamabad: Government of Pakistan, Ministry of Education. P.21

<sup>133</sup>. Government of Pakistan (2002) Op-Cit, P.22.

<sup>134</sup>. Government of Pakistan (2002) Op-Cit, P.23.

The first one was that, the policy outline has not obliged to be a suitable guide. The results obtained from such policies intervention had not produced the desired educational results. As the performance of the education sector has been lacking in several key aspects, particularly in rate of access, quality and equity of educational opportunities.

Secondly, international programmes like Millennium Development Goals (MDGs), Dakar Framework and Education for All (EFA) have gained importance which required fresh consideration in that time. Such interventions were important for the mission of the nation to be a “knowledge society”.

The proposed recommendations of the education policies were emphasized in the five year plans of the country and the targets were set accordingly. But allocation of budget remains lowest for education sector throughout the history of the country. Moreover, some compelling domestic pressures such as devolution of powers, economic development and demographic transformations have necessitated a renewed commitment to proliferation of quality education for all.<sup>135</sup>

## **2.6. SYNTHESIS**

After thorough review of the above research findings, it was concluded that free and compulsory formal education system can alleviate poverty through direct benefits of knowledge and life skills in shape of human capital formation ultimately resulting in income generation. And indirect benefits embedded in human potentialities of socio-cultural understanding, mobility, and awareness leading towards social change by starting development process for individual, society and therefore, alleviation of

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<sup>135</sup>. Tariq, Rahman (1996) Op-Cit, P.32.

poverty. It is evident from this literature review that throughout the world education is an important tool in alleviation of poverty through three steps philosophy:

1. Access to Education
2. Quality of Education
3. Levels of Education

Many countries, which have combined pro-growth development policies with investments in education and health, have witnessed spectacular economic growth, improvement in living standard and reduction in poverty. For example Japan, Hong Kong, Singapore, Taiwan, Malaysia and Thailand and China have achieved rapid socio-economic progress through heavy investment in basic education and technical skills.

Thus, there is space for a study at the macroeconomic level to estimate the relationship between education and poverty due to the former's wide and unambiguous range of impacts on the latter.

Intellectuals, Development organization, various researches, time and again investigated the contribution of education to various facets of development like alleviation of poverty, agricultural productivity, income distribution, health, nutrition, democracy, civil rights and other areas. In all of this, education is viewed as an important instrument of socio-economic development.

## **CHAPTER - 3**

# **SITUATIONAL ANALYSIS OF POVERTY AND EDUCATION IN PAKISTAN**

## CHAPTER – 3

# SITUATIONAL ANALYSIS OF POVERTY AND EDUCATION IN PAKISTAN

### 3.1 POVERTY IN PAKISTAN:

Pakistan poverty profile is not particularly encouraging. After a thorough literature review of the past and present, assessments and analysis of various reports of World Bank, UNESCO, UNDP and SPDC etc. on poverty assessment in Pakistan released recently, as well as some other studies, indicated that poverty in Pakistan was continuously on the rise.

In Pakistan approximately half of the population is living below the poverty line. Poverty in Pakistan is estimated about 45.7 per cent according to the Benazir Income Support Programme (BISP). Out of these 45.7 percent people 36.5 percent of the total population is living in chronic poverty.<sup>136</sup> Poverty is a major social problem of Pakistan. It is the main cause of social disorganization. It results in disharmony, starvation and suicides. It brings down the living standard of people. The people have been underprivileged of current facilities in education, health, communication, good food, etc. Poor people are mostly illiterate that's why their standard of life does not rise without education and economic resources. "The poor also lack human capital. They are either uneducated or have received only a low level of formal education. The possibility of being poor decreased with increased educational attainment, both in urban and rural areas. The decline is mostly marked in urban slums, diminishing from 40 per cent in the case of illiterate heads of households to 4 per cent in the case of graduates."<sup>137</sup>

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<sup>136</sup>.Adnan Muhammad (2012), "Crossing the poverty line" The NEWS.Policy II, Islamabad. June 10<sup>th</sup>

<sup>137</sup>. Social Policy and Development Center (2000) Op-Cit, p. 37.

The slum is the locus of poverty and poverty is one of the potent forces that maintains the vicious circle and makes it so difficult for people to break out. A simple redistribution of income is not enough to eliminate poverty permanently. The poor people who live in slums have not had much education and their occupational skills are limited. This is the great fact that must be changed if slums are to be changed.<sup>138</sup>

“The Global Hunger Index (GHI), “developed by the International Food Policy Research institute, ranks country on a 100 point scale, with 0 being the best score (“no hunger”) and 100 being the worst. In GHI-2010, Pakistan at 19 was classified as “serious hunger” (values between 20 and 30 are “alarming” and 30 and above are “extremely alarming”). In Pakistan, over the past three years, the price of wheat flour has risen by a wholesome 67 percent, milk 85 percent and meat 103 percent. According to the planning commission, the “monthly cost of the minimum calories intake the average Pakistani should be consuming grew by 74 percent from Rs 960 in 2007-08 to Rs 1,670 in June 2011.”<sup>139</sup>

The return of rapidly increasing poverty in Pakistan has emerged one of the principal problem requires public attention. Today, one person in every three families is poor. The spread of poverty has to be restricted if a large scale social breakdown is to be averted, with its associated implications on law and order. However, given its intensity and intricacy, it needs to be properly understood. Who are the poor? Why is poverty on the rise? How best to tackle it? According to Mollie Orshansky, defines poverty as “lack of those goods and services commonly taken for granted by members of the mainstream society” This definition implies that poverty does not only mean not having enough financial resources; it also means not having access to those

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<sup>138</sup>. Hunter R. David, (1968) *THE SLUMS CHALLENGE AND RESPONSE*” The Free Press, New York Collier-Macmillan Limited, London, pp. 30-61.

<sup>139</sup>. Dr. Saleem Farrukh, (2011) “Hunger and Revolution” Capital suggestion, The NEWS on Sunday.18<sup>th</sup> September.

services that may help the poor in getting out of the web of poverty.<sup>140</sup> In this regard it is the responsibility of the state to provide essential alternatives to the marginalized section of the society, thereby empowering them in their struggle against poverty to get potentialities and enhancing their chances of poverty alleviation. Therefore, it is essential that the access of poor people to services should be made easy which can contribute to the alleviation of poverty: First via upgrading the human capital standards of the poor, better education and health services can prepare them to live and earn a standard life. Second, such basic facilities can improve income and employment prospects by establishing the public infrastructure for private investment and development. Third, it reduces private consumption and spending through enabling the poor by improvement in the living standards and quality of life.<sup>141</sup>

According to human capital theory “the potentialities of educated people lead to formation of human capital. Education imparts productivity in humans in the form of knowledge, skills and training and transforms human beings into more valuable human capital”.<sup>142</sup>“There are many approaches towards the alleviation of poverty which include direct measures like provision of food, employment, and even income to the poor mostly used in emergency circumstances, and indirect measures like provision of education, health, and other services, which enable people to earn or increase their earnings so as to get out of the poverty trap. The latter may be long term in nature and effect, making the gains in poverty alleviation more opulent and sustainable.” In order to understand the situation better like, one of a member of the family has no means of earning or does nothing. Therefore we can adopt one of the

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<sup>140</sup>Awan Ahmad Aftab, (2008), ‘Treading the wrong path poverty’, The NEWS on Sunday. 19<sup>th</sup> October,

<sup>141</sup>. Ibid.

<sup>142</sup>. Rosen, Sherwin. (1989). “The Accumulation of Human and Nonhuman Capital” University of Chicago Press, pp. 281-285.

two approaches to that member of the family to help him or her get out of that situation and to give support through a constant means of earning or to take upon ourselves his/ her responsibility forever. The second approach is not a wise course of action to be taken and has enormous problems in the long run. “Surprisingly, however, successive governments in Pakistan have deemed it appropriate to adopt the second approach in their attempt to address the issue of poverty.”<sup>143</sup> As like in 2008, the government has started Benazir Income Support Programme (BISP) with the prime objective of providing direct relief to the poor. A cash assistance of thousand rupees per month is paid to millions of families which had total monthly income of less than five thousand. Broadly speaking, poverty cannot be alleviated through starting programmes like BISP, giving insignificant relief to the poor people of the country. The alleviation of poverty can be best treated by promotion of quality education and health facilities to the youth with employment opportunities on permanent basis.<sup>144</sup> The Geo News (2008) reported that the residents of Karachi (korangi) have handed over their children to Edhi Home, because of poverty. This shows that such programs cannot alleviate poverty in Pakistan which is increasing day by day instead of decreasing.<sup>145</sup>

### **3.2 RURAL–URBAN PERSPECTIVE OF POVERTY OF PAKISTAN**

The decade of 1990-1999 is evident that the incidence of rural poverty increased by 36.3 per cent than urban poverty 22.6 per cent. During this time inequality also increased sharply in both urban and rural areas which further enhanced the slowdown

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<sup>143</sup>. Adnan Muhammad (2012), “Crossing the poverty line” The NEWS. Policy II, Islamabad. June 10<sup>th</sup>

<sup>144</sup>. Adnan Muhammad (2012), “Crossing the poverty line” The NEWS. Policy II, Islamabad. June 10<sup>th</sup>

<sup>145</sup> Geo TV, (2008) Head Lines News [November 18, 9.00. pm]

in economic growth and increased poverty in Pakistan.<sup>146</sup> Since 2000-01, the public expenditure on rural development has grown at a commendable per annum rate of 26.2 percent. The projected spending on rural development totaled approximately Rs 78 billion in 2006-07<sup>147</sup>. The budgetary figures, therefore, indicated that the government of Pakistan has been investing in rural development to ensure more secure livelihood and higher living standards for rural population. There have been quite a few major initiatives to expedite rural development over the last decade. Social Action Programme (SAP) II was launched in 1998-99 and lasted for five years. In particular SAP II aimed at expanding the access of the poor to technical and vocational education. “The Khushhal Pakistan Programme (KPP) was started in 2000 to finance public works/infrastructure schemes of up to Rs 5 million in rural areas and similar programmes of up to 8 million in low- income urban regions”<sup>148</sup>.

“The latest estimate of poverty line is Rs.878.64 per adult equivalent per month from Rs. 723.40 in 2001. Accordingly the number of population living below the poverty line has fallen from 34.46 percent in 2001 to 23.9 percent in 2004-05, a decline of 10.6 percentage points. The numbers of poor people has fallen from 49.23 million in 2001 to 41 million in 2003 to 36.45 million in 2004-05. The population living below the poverty line in rural areas has declined from 39.26 percent to 28.10 percent while those in urban areas, has declined from 22.69 percent to 14.9 percent. Therefore rural poverty has declined 11.16 percent points and urban poverty is reduced by 7.79 percentage points”<sup>149</sup>.

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<sup>146</sup>Shahid.Imtiyaz M, (2007)“Poverty: its causes and response by the Government”, Advanced Contemporary Affairs, Book. Fifty Five, p.516

<sup>147</sup>MahbubulHaq, (2007), “Human Development in South Asia. A Ten – Year Review” Oxford University Press, p. 78.

<sup>148</sup>MahbubulHaq, (2007), Op – Cit p. 79.

<sup>149</sup>Shahid, Imtiyaz M, (2007) Op – cit, p.530

Despite increased public spending and rural development programmes with diverse approaches, how far has Pakistan been able to travel on the path towards attaining a better quality of life for its rural inhabitants is not known? The rural area lags well behind the urban one in all areas. The educational opportunities, housing condition and health facilities for rural dwellers are evidently unsatisfactory. Over half the rural population is illiterate; the net primary enrolment ratio in rural areas continues to languish a full 17 points below that for the children in urban areas.<sup>150</sup> The total number of projects under poverty alleviation programme in the four provinces is 4483 and the total cost worked for these projects is 4439.0 million. The details of these projects per province are Punjab 3010 projects which cost 2823.0 million. In Sind 369 projects have been initiated which cost 687.0 million. In KP the total number of projects is 824, having the cost of 602.0 million. In Bluchistan, 280 projects completed with the cost of 327.0 million.<sup>151</sup>

The continued backwardness of the rural population and the painfully slow rural progress in Pakistan offer a compelling case to revisit the structural issues hampering rural development. Indeed the rural development programmes in Pakistan have either been project oriented or sector-centric, addressing issues at a micro level. “Economic growth on macro level suggests greater availability of public resources to improve the quantity and quality of education, health and other services. While on micro level economic growth creates employment opportunities, increases the income of the people and therefore reduces poverty. Globally economic development on macro level has achieved long lasting results in alleviation of poverty. Such as China, Japan and Korea are model examples of lasting decrease in poverty. The important thing which

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<sup>150</sup> Ibid.

<sup>151</sup> Frontier Post Bureau report, 26<sup>th</sup> September, 2000. “Reports on Poverty Alleviation Plans Reviewed, Frontier Post. Peshawar, p.6.

comes forth from the above example is that progress does not come automatically. It requires policies that will promote development.”<sup>152</sup>

A stable macro-economic environment is vital to sustained competitiveness and development. However, during the last few decades Pakistan has been remained in macro-economic instability in shape of International Monetary Fund (IMF) assistance. According to World Economic Forum Global Competitiveness Report (2012), Pakistan ranking on macro-economic index has declined from 101 in 2007-08 to 116 in 2008-09, 114 in 2009-10, 133 in 2010-11 and to 138 in 2011-12. Such state of affair is due to low enrolment rate, high rate of infant mortality, less life expectancy and poor quality of primary education. Macro level investment in such areas is needed to move up the economy of the country.<sup>153</sup>

The status of higher education and training in Pakistan is neglected area which is due to the country’s rather low-ranking on this indicator: 116 in 2007-08, 123 in 2008-09, 118 in 2009-10, 123, in 2010-11 and 122 in 2011-12 respectively. The major defect is low level of secondary and tertiary education enrollments followed by inadequate staff training, availability of research and training services, internet access in schools and low quality of formal education.<sup>154</sup>

### **3.3 CAUSES OF POVERTY:**

“Poverty is a nexus of a number of socio-economic factors. Some of these may be general in that some serve to create or exaggerate deficiency across all sectors of the economy through different groups of population or in populations linked with specific

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<sup>152</sup>. Zaidi H Hussain (2011) ‘Competitiveness count’, The NEWS on Sunday. 18<sup>th</sup> September.

<sup>153</sup>. Zaidi H Hussain (2011) ‘Competitiveness count’, The NEWS on Sunday. 18<sup>th</sup> September.

<sup>154</sup>. Zaidi H Hussain (2011) ‘Competitiveness count’, The NEWS on Sunday. 18<sup>th</sup> September.

sectors of the economy. Furthermore, the causes of poverty can be grouped into categories based on the channels through which they affect poverty levels. Such causes emerge from mainly issues of poor governance, economic determinants and social determinants, etc”.<sup>155</sup>

### **3.3.1 POOR GOVERNANCE:**

Poor Governance comprised on various factors like political instability, meager and non-transparency in resource allocation, weak public sector capacity, and inadequate access to justice. “In Pakistan the main cause of rise in poverty lies in the prevalent structural inequity that leads to the exclusion of the poor in decisions making and access to social services as a right.” This is directly affecting them in terms of holding and accessing assets and services which may bring positive changes in their existing situation. Poor governance in Pakistan has served to undermine the efficient and equitable delivery of key public services such as education and health that contribute to building the assets of the poor, their ability to earn decent livelihoods as well as empowering them to exercise their economic and political rights.<sup>156</sup> The structure inequality persist due to as majority of people are poor and weak social standing which is a cause of their low educational capacities and therefore cannot get into a position to get out of the poverty nexuses. Therefore alleviation of poverty needs an environment of good governance to empower poor people through quality education. In Pakistan the major emphasis of policy making is on micro-economic development on short term basis. Resultantly, poor governance is one of the main reasons of poverty in Pakistan. Therefore the country need to focus on tackling macro-economic

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<sup>155</sup>. Mehbub-ul-Haq Human Development Center (2012) “ Human Development in South Asia 2012: Governance for Peoples Empowerment”, Printed in Pakistan By: Cross Media. Lahore Pakistan.P. 7.

<sup>156</sup>. Mehbub-ul-Haq Human Development Center (2012) OP-cit, p.8.

sustainability, providing free and compulsory secondary education, investing in long term employment generation.<sup>157</sup>

### **3.3.2 ECONOMIC DETERMINANTS:**

The causes of slow economic growth embedded in the structural and other section of economy are vital in the prevalence of poverty in the country. Such determinants are important to understand for greater alleviation of poverty which intensifies the growth of poverty. The structural causes comprised on growing debt scenario and declining competitiveness of the economy in the growing demand of knowledge and skill based global economy. Moreover the poverty situation is equally liable to economic mismanagement with low level of human capital development.<sup>158</sup>

### **3.3.3 SOCIAL DETERMINANTS:**

Social determinants include low human development level due to uneducated and unskilled workforce, sectarianism and ethnic conflicts, land tenure system and existing structure of society. Such factors of social determinant greatly impact the economic growth and play a vital role in the impediments to justifiable distribution of the benefits of development to grass root level.<sup>159</sup> Development is defined broadly as “growth plus change”, growth conceiving an increase in per capita GNP and change referring to structural and institutional changes, embracing social parameters such as rise in level of living, adoption of new technology, acquisition of new skills and

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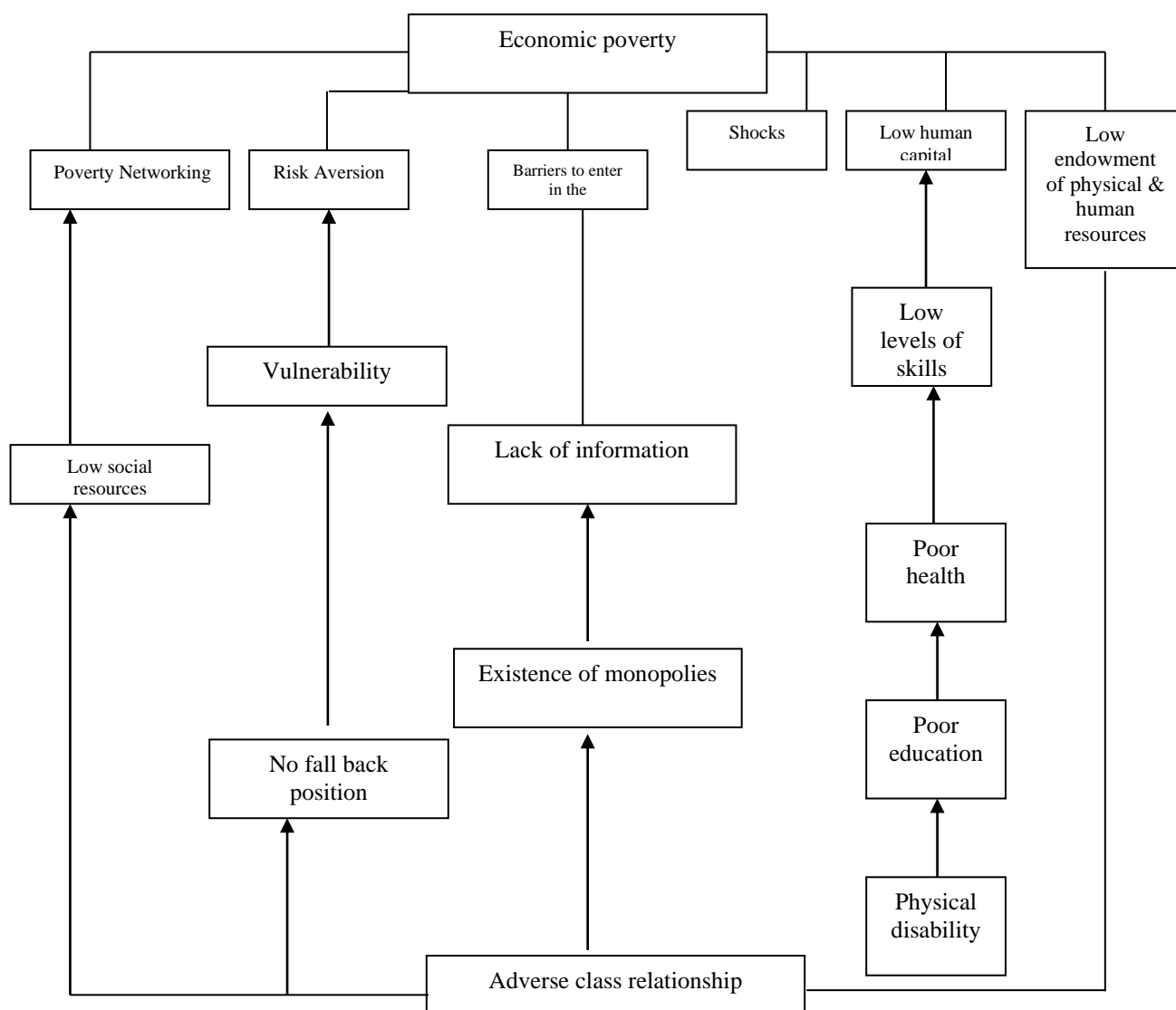
<sup>157</sup>.Mehbub-ul-Haq Human Development Center (2012) OP-cit, p.9.

<sup>158</sup>. Ibid.

<sup>159</sup>. Mehbub-ul-Haq Human Development Center, (2012) OP-cit, p.10.

capacities, changes in ways of thoughts, occupational changes, reform of socio-economic structure and establishment of new institution.<sup>160</sup>

Graph-1. Graphical presentation of Economic Poverty.



### 3.4 POVERTY IN KHYBER PAKHTUNKHWA PROVINCE:

In view of the following table-1, statistic about poverty ratio in different districts of KP, it seems that the province is far from alleviation of poverty by 2015, and is

<sup>160</sup> Dr. Rafiq. Zari S, (2003), "Community Development" Concept and Practice, Printed by: Saif Printing Press Peshawar, p, 43.

unlikely to be able to effect a reduction in poverty incidence to 20 percent, as articulated in the Comprehensive Development Strategy (CDS) (2004/05).

<b>Table-1 District wise Ranking of Poverty and Percentage of Population Below the Poverty Line of Khyber Pakhtunkhwa Province, 2004-05.</b>				
<b>Districts</b>	<b>Rank [1 = Highest Incidence] [24 = Lowest Incidence]</b>	<b>Region</b>		
		<b>Overall</b>	<b>Urban Areas</b>	<b>Rural Areas</b>
Abotabad	23	21.17	24.89	20.43
Bannu	17	33.20	36.24	33.01
Batagram	18	29.22	-	29.22
Bonair	4	45.38	-	45.38
Charsada	8	40.83	54.43	37.77
Chitral	7	40.96	33.10	41.91
D.I.Khan	15	34.63	32.24	34.97
Hangu	5	43.20	47.06	42.35
Haripur	22	27.25	24.79	27.57
Kark	11	36.93	70.54	34.66
Kohat	19	28.53	41.83	23.62
Kohistan	13	35.56	-	35.56
Lakki Marwat	3	46.49	34.05	47.81

Malakand	10	39.19	58.51	36.99
Mansehra	24	20.74	26.49	20.38
Mardan	6	42.46	53.60	39.63
Nowshera	20	27.98	39.93	24.09
Peshawar	12	36.51	34.72	38.31
Shangla	2	50.79	-	50.79
Swabi	21	27.30	51.37	22.67
Swat	9	39.64	46.45	38.68
Tank	14	34.87	60.95	30.65
Upper Dir	1	54.53	59.57	54.32
<b>Source:</b> Estimates are based on HIES, 2004-05.				

KP has a unique economy where the commodity producing sectors contribute a relatively small share, while the services sectors and construction account for much of income and employment generation. Poverty reduction in KP is likely to be linked to growth in services as well as business and employment opportunities in other provinces. This explains why poverty seems to be on the increase over the last few years.<sup>161</sup> Annual Development Plans were mostly skewed towards bricks and mortar projects and whereas education and health have consumed a sizeable chunk of the

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<sup>161</sup>. Ali. Tahir, (2012) "KP's neglected economic roadmaps" The NEWSPolicy ii, Islamabad July 9<sup>th</sup>, 2012.

development programme and remained low in priorities. Poverty remained largely stagnant over the first half of the last decade judging from two different data sources. It may actually have increased subsequently, as national GDP growth has slowed considerably from 2007/08 onwards, and the province has been racked by militancy, and a series of military operations.<sup>162</sup> If over a quarter of KP population fell below the poverty line in 2005/06, this number is unlikely to have fallen in the wake of recent developments, and is unlikely to show significant improvement over the next five years. The structure of the KP economy is such that the province is highly dependent on growth and development in other parts of the country, and even abroad – migrant labor contributes significantly to household income.<sup>163</sup>

The province has a high dependency ratio and food insecurity is widely prevalent. There are indications that disguised employment is high, and it is a fact that labor force participation rates are overall low, and are particularly low for females. While it is true that much of the economic activity in the province may be taking place in the informal sector (particularly with regard to trade with Afghanistan), there is little indication that the informal economy is benefitting a wide range of people. The first Millennium Development Goal (MDG) is perhaps the most important from a humanitarian perspective.<sup>164</sup>

In KP, the growing refugee problem – first as a consequence of the 2005 earthquake and later in the form of the IDPs created by the military operation in the province – has attracted most of the government resources earmarked for poverty alleviation programs. It has also made it very difficult to map poverty and distribute resources for poverty alleviation. The impact of the recent floods has been even more severe. There

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<sup>162</sup>. Ali. Tahir, (2012) “KP’s neglected economic roadmaps” The NEWSPolicy ii, Islamabad July 9<sup>th</sup>, 2012.

<sup>163</sup>. Ibid.

<sup>164</sup>Government of Khyber Pakhtunkhwa, “Comprehensive Development Strategy.” April 2010. p. 30.

is, however, little effort to understand patterns of poverty incidence or do more in-depth analysis on the determinants of poverty in the province. This does not mean that large scale poverty alleviation programs have not been put in place, both by the federal and the provincial government. At the federal level, the programs that are implemented in all provinces in Pakistan include the Benazir Income Support Program (BISP) which is a cash transfer program targeted at the poorest households, the distribution of (a tax collected for charity purposes), and programs for food support run under the auspices of the Pakistan Bait-ul-Mal. Targeting still remains an issue in many of these programs, as does irregular or delayed cash payments, making them unreliable for poor citizens in times of need. Despite these issues, the benefits received through these programs “provide 5 to 8 percent of the income of poor beneficiaries, and up to 15 percent of the income of the ultra-poor.”<sup>165</sup> The federal government also provides a number of labor safety nets; these are accessible only to those citizens who work in the formal economy, and therefore do not provide support to the large number of poor people who operate in the informal sector. At the provincial level, social protection for the poor does exist, but the programs are not of the same scale as those of the federal government. A Social Protection Reform Unit (SPRU) has been constituted, charged with designing and initiating new schemes for the protection of vulnerable groups.<sup>166</sup> This will supplement the efforts of organizations such as the Sarhad Rural Support Program (SRSP) and various IDP rehabilitation programs. Microfinance institutions have also been encouraged by the Government of KP, but so far these reach out to only 2 percent of the poor. International institutions are also active in implementing poverty reduction programs in the province. The Government of KP, is now in the process of formulating an

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<sup>165</sup>Government of Khyber Pakhtunkhwa, (2010), “Comprehensive Development Strategy.” April 2010. p. 31.

<sup>166</sup>. Ibid.

Economic Growth Strategy under the aegis of the Comprehensive Development Strategies (CDS), which aims to rapidly increase investments in key sectors like hydropower generation, oil & gas exploration, mineral sector (mechanization), transport, tourism, and irrigation promotion based on the comparative edge that the province possesses. However, in the wake of the floods, and as a consequence of depressed national growth, resources for high-value investment are likely to be constrained in the short term.<sup>167</sup>

Other provincial government initiatives such as the Bacha Khan Poverty Alleviation Program, being implemented through the Rural Support Programs (RSPs), are also expected to have an impact on poverty in the medium to long term. Under this program, which operates through the principles of social mobilization, households have been provided credit, with an average loan size of Rs 10,000. Village banks have also been created. Similarly, the Bacha Khan Rozgar Scheme, a microcredit provision scheme for which funds are provided through the Bank of Khyber, has started operation in February 2011. Overall, there exist provincial and federal poverty alleviation programs in KP, but both suffer from a significant resource constraint and lack of efficient allocation. With better GDP growth and improved management of existing resources, greater progress can be made towards achieving or at least coming close to the target set for MDG 1 within the next few years.<sup>168</sup>

Poverty in KP was estimated at close to 29 percent in 2005/06, 7 percentage points higher than the national average. The Government of KP own estimate for 2009/10, as reported in the CDS, is far higher at 39 percent. Although official sources such as the Federal Bureau of Statistics (FBS) have not furnished provincial poverty estimates, the Social Policy Development Center (SPDC), an independent research institution

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<sup>167</sup>. Government of Khyber Pakhtunkhwa, (2010) Op-Cit, p .32

<sup>168</sup>. Government of Khyber Pakhtunkhwa, (2010) Op-Cit, p. 33.

based in Karachi, estimated poverty incidence by province for 2001/02 data from the Household Income and Expenditure Survey (HIES) . Although this data is a decade old, it provides a reference point to assess the progress of the province in poverty alleviation.<sup>169</sup>

Overall poverty incidence in the province, or proportion of population falling below the poverty line, was estimated at 29 percent, as opposed to an estimated national average of 33 percent. According to the SPDC's estimates there was little difference in rural and overall poverty incidence in the province, but when urban poverty was estimated for only small towns and cities (which for KP were assumed to include all cities other than the provincial capital), it was found to be 14 percentage points higher than the estimated rural poverty. In addition, the poverty incidence of 28 percent estimated for Peshawar was the highest for all four provincial capitals in the country.<sup>170</sup>

Poverty incidence in KP was highest for the urban population with no house ownership. Rural land ownership appeared to be associated with lower poverty incidence, as less than 20 percent of the rural population which reported owning some land fell below the poverty line. The data underscores the relationship between asset ownership and poverty, and while it is difficult to establish causality, the inverse relationship between the two variables can be inferred with some confidence. The SPDC's report included a clear exposition of its methodology, but its results were disputed by official institutions.<sup>171</sup>

The HIES data (2003) which looked at trends in the headcount measure of poverty incidence across all the provinces. In KP remittances is one of the key income

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<sup>169</sup>. Ibid

<sup>170</sup>.Government of Khyber Pakhtunkhwa, (2010) Op-Cit, p. 35.

<sup>171</sup>. Ibid.

sources. Therefore the increase in household's income depending on remittances suggests that the province is not able to generate many employment opportunities.<sup>172</sup> The CRPRID estimates varied significantly from those of SPDC, and showed that KP had the highest incidence of poverty of all the provinces in Pakistan in 2001/02 at 41.5 percent. More recently, a Pakistan Microfinance Network (PMN) study on poverty incidence by agro-climatic zones, based on the HIES 2005/06 data provides more insight into the poverty profile of the province. The study places overall poverty incidence in the province at 28.2 percent, with rural poverty estimated at 29.2 percent and urban at 22.7. According to the findings of this report, KP fared worse than the national average on poverty estimates, as overall poverty across agro climatic zones of Pakistan was estimated at lower levels. The difference was particularly stark when it came to urban poverty, which was recorded at a relatively low 13.1 percent for Pakistan as a whole, but was almost 10 percentage points higher for KP. As the data shows, for the province as a whole, wages and salaries constitute about a third of monthly income. The income from foreign remittances is shown to constitute an average of 10 percent of monthly household income for KP as a whole, while domestic remittances were found to constitute about 8 percent.<sup>173</sup>

Agriculture is not a dominant force in the KP economy is obvious from the fact that income from crop agriculture and livestock collectively amounted to only about 15 percent of monthly income. Income from non-agriculture activities (which include daily wage labor and casual labor in service establishments) amounted to almost 16 percent, indicating a relatively high dependence on the strength of the informal economy. For urban households, income from wages constituted almost half of the monthly income, other nonagricultural activities accounted for about a fifth, while

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<sup>172</sup>. Pakistan Integrated Household Survey (2003) "How Poverty Increased", Federal Bureau of Statistics Government of Pakistan, Islamabad. P. 8.

<sup>173</sup>. Ibid.

income from agricultural sources was understandably negligible. Once again, foreign and domestic remittances were key sources of income after wage employment and other (presumably business and commercial) activities. For households, the most interesting findings, is that income from crops and livestock constitutes less than 20 percent of total monthly income, while foreign and domestic remittances combined form almost 20 percent. Thus wage employment is an important source of income for households.<sup>174</sup>

### **3.5. THE EDUCATION STRUCTURE OF PAKISTAN, Quantitative and Qualitative Dimension:**

“The Pakistan education system comprises on primary, secondary, higher secondary and tertiary levels. Primary education lasts for five years. Secondary education contains two rounds, three years at middle school and two years of secondary education. When the second round is completed the student are awarded the Secondary School Certificate. Onward students upgraded to college education to study for a further two years on choice based on marks obtained in matriculation examination, specializing in Science, Arts or Commerce. The education provided in universities, their constituent and affiliated colleges, is called tertiary or higher education”.<sup>175</sup>

There are three stage of tertiary or higher education. After two years study at collage level the student becomes a graduate passing bachelor examination and Honors degree after a three-year course in Arts, Science, and Commerce. First degrees in Engineering take four years and in Medicine five years. A Master’s Degree is

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<sup>174</sup>. Human Development Report 2011, “Sustainability and Equity, A better future for All”, Published by United Nation Development Programme, Printed in United States, p. 15.

<sup>175</sup>.Ministry of Education (2008) “Pakistan Education Statistics 2007-08” Academy of Educational Planning and Management.National Educational Management Information System. Islamabad, p. 7.

obtained in two years after graduation. The Ph. D is a research degree with requirement of three years study after the master's degree.<sup>176</sup>

### **3.5.1 Quality of education can be gauged within the context of:**

- School Facilities
- Completion/Survival Rates
- Teachers Qualification & Training
- Curriculum;
- Learning Achievements; and
- Schools facilities

In Pakistan, there is a marked distinction between facilities in schools in urban and rural areas as well as between government and private schools. While government schools in urban areas are better equipped than those in rural areas, private schools have better provision of facilities than public schools.<sup>177</sup>

In rural areas, 16% of public primary schools are without a building; 76% are without electricity; 47% are without drinking water; and 48% are without a toilet.

Though better equipped than rural schools, 50% of public sector urban primary schools are without electricity; 28% without a toilet; 20% without drinking water and 4% without a building.<sup>178</sup>

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<sup>176</sup>. Ministry of Education (2008) Opt-Cit, p. 9.

<sup>177</sup>. Ministry of Education (2008) Opt-Cit, p. 10.

<sup>178</sup>. Ibid.

**Table-2 Distribution of Public Primary Schools by Facilities Available in Urban Rural Location 2009/10**

	<b>Building</b>	<b>Electricity</b>	<b>Drinking Water</b>	<b>Latrine</b>
Urban	96%	50%	80%	72%
Rural	84%	24%	53%	52%

Source: Pakistan Education Statistics (provisional) 2009/10; AEPAM.

**Table-3. Distribution of Public Middle Schools by Facilities Available in Urban Rural Location 2009/10**

	<b>Building</b>	<b>Electricity</b>	<b>Drinking Water</b>	<b>Latrine</b>
Urban	99.5%	83%	92%	89%
Rural	90%	50%	62%	65%

Completion rates few reliable and updated statistics are available on completion rates for classes 1-5 and classes 6-10. However, one exercise displays that only 57% of the students entering class1 reach class 5, yielding a dropout rate of 43%. There are several reasons for dropping out of primary school. Though surveys reveal a broad category “parents not allowing” as the major reason for dropping out of primary school, this may encompass a set of other reasons such as financial conditions of the family, health problems of the child, dissatisfaction with the teacher or teaching quality.<sup>179</sup>

**Table-4. Completion Rate in Primary Schools.**

<i>Enrolment</i>	<b>1999-00</b>	<b>2000-01</b>	<b>2001-02</b>	<b>2002-03</b>	<b>2003-04</b>
<i>Class 1</i>	2678433				
<i>Class 2</i>		2050364			
<i>Class 3</i>			1829369		
<i>Class 4</i>				1620725	
<i>Class 5</i>					1534357

Source: Pakistan Education Statistics; AEPAM; 2008/09

% Students Reaching Class 5: 57% %Dropout before Class 5: 43% The same exercise reveals that the dropout rate between classes 6-10 is 41%.

<sup>179</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p.7

**Table-5. Completion Rates in Middle Schools:**

<i>Enrolment</i>	<b>1999-00</b>	<b>2000-01</b>	<b>2001-02</b>	<b>2002-03</b>	<b>2003-04</b>
<i>Class 6</i>	1241752				
<i>Class 7</i>		1167188			
<i>Class 8</i>			1044893		
<i>Class 9</i>				956141	
<i>Class 10</i>					734243

Source: Pakistan Education Statistics; AEPAM; 2008/09

% Students Reaching Class 10: 27%

% Dropout between Classes 6-10: 41%

### **3.5.2. Teachers' Qualification and Training:**

“The quality of teaching and teachers in Pakistan is not satisfactory agreed by all stakeholders in education sector. For transformation of poor quality of teacher in the education system in large numbers is needs improvement in governance, an obsolete pre-service training structure and a less than adequate in service training regime. Teaching has become the employment of last resort of most educated young persons, especially males.”<sup>180</sup>

According to NEMIS 2009/10, there are only 176 teachers' training institutions in Pakistan, with an overwhelming number in the public sector. With an enrolment of over 650,000, the majority (67%) are male trainees with one-third female trainees.

High student-teacher ratios adversely affect quality of education. In Pakistan, while the student-teacher ratios in middle schools seem acceptable i.e., an average of 25 students per teacher, the primary level students/teacher ratios are high especially in KP and Punjab as shown in table-6.<sup>181</sup>

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<sup>180</sup>. Dr. Mukhtar-MujahidEysha (UNESCO) (2010) Op-Cit, p. 15.

<sup>181</sup>. NEMIS (2010-11) Op-Cit, p.24.

**Table-6. Student-Teacher Ratio for Primary and Middle Education 2009/10**

	<b>Baluchistan</b>	<b>KP</b>	<b>Punjab</b>	<b>Sindh</b>	<b>GB</b>	<b>ICT</b>	<b>FATA</b>	<b>AJ&amp;K</b>	<b>PAK</b>
Primary Education	31	41	42	33	31	23	35	25	38
Middle Education	15	14	30	21	23	26	20	18	25

According to a base-line study piloted by the Aga Khan University's Institute for Educational Development (AKU-IED) under the Strengthening Teacher Education in Pakistan (STEP) project, "70% of primary school teachers across Sindh teach their classes for merely 15 of the 35 minutes assigned to each subject daily. Only 20 percent teach for more than 20 minutes while the remaining 10 percent offer even less than five minutes of teaching time in their classrooms."<sup>182</sup>The 2011 study covered 196 schools and over 6,000 students from classes IV and V across several districts of Sindh. It gathered information on student populations and prevailing teaching, learning and management practices in these schools, as well as data on student learning achievements in four core subject areas i.e. mathematics, science".

To reduce social disparities in education as well as improve the elementary enrolments, government needs to:<sup>183</sup>

- Reach the "unreached" i.e., provide free and compulsory education to all children, ensure attendance by out-of-school children and provide a second chance to children who have missed out on the first;
- Improve conditions of government schools by providing missing facilities and ensuring the presence of qualified and trained teachers and availability of learning and teaching materials;

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<sup>182</sup>. AKU-IED, (2011) "Strengthening Teacher Education in Pakistan" [online] Available from <http://www.aku.edu/ied>. [26 may 2010].

<sup>183</sup>. Ministry of Education (2008) Op-Cit, p. 8.

- Encourage public-private partnerships in education;
- Involve communities to participate in school matters; and
- Invest in effective supervision and monitoring of education activities.

According to Academy of Educational Planning And Management (AEPAM), in Pakistan, recent statistics for the public sector institutions show that there are 163,892 formal schools offering education till the higher secondary level i.e., grades XI and XII. Of these schools, 48% are boys' schools, 34% are girls' schools and 18% are mixed schools. Public formal school enrolment is approximately 21.5 million students, with 50%-60% males at every level of education. Of these, over one-half are primary level students, followed by preprimary students, who constitute around 20% of all students. Contribution of the private sector to education is estimated at about one-third of total school enrolments.<sup>184</sup>

Progress in education is best reflected by levels of, and increase in, enrolment rates. In Pakistan, enrolment rates at all education levels are low and annual changes are marginal. For example, over the six year period i.e. 2004/05 to 2010/11, gross primary enrolment and net primary enrolment rates for age group 5-9 years, both progressed by only 1% point per annum. Gross enrolments rose from 86% to 92%, while net enrolments rose from 52% to 57% in 2008/09 but slipped to 56% in 2010/11.<sup>185</sup>

In Pakistan there are total 256,088 educational institutions of all categories. The total enrollments in these institutions are 37,462,884 students. The public sector institutions are in majority with 71% of the total (182,477) and the remaining 73,611 (29%) in private sector. Enrolment wise, public sector has an enrollment of

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<sup>184</sup>. AEPAM, (2012) "Pakistan Education Statistics" [online ] Available from <http://www.aepam.edu.pk> [21 may 2012].

<sup>185</sup>. Ibid.

25,213,894 (67%) in various categories of educational institutions whereas 12,248,990 (33%) enrolment is in the private sector. The total teaching staff is 1,363,501, out of which 0.756 million (56%) is in the public sector and 0.606 million (44%) in the private sector.<sup>186</sup>

“The formal education system, qualitatively poor, may be one of the most important reasons why poor countries do not grow. The quality of formal education is on the deterioration throughout qualitatively and quantitatively. Obviously without teacher’s transformation we cannot bring positive changes in education system for improving the quality of education”.<sup>187</sup> “A number of reforms were introduced in the area of teacher education in the public sector but failed to make any substantial impact on the quality of teachers and teaching process. Eventually, it further affected the quality of education being offered in schools. Education system of Pakistan is facing new challenges. It has yet to be developed at par with other developing countries in the region. There are two messages about education and its surrounding environment. First, primary education needs an enabling educational environment of decent quality and accessible post-primary schooling if it is to deliver its many claimed benefits. And second, the education system cannot go alone.”<sup>188</sup>

### **3.6. EDUCATION IN KHYBER PAKHTUNKHWA:**

The province of Khyber Pakhtunkhwa illiteracy wise have 53% of the adult population and 70% women folk cannot read and write. The situational analysis of education sector in the province is not encouraging with prevailing geo-political circumstances and challenges in education sub sectors. The number of schools and

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<sup>186</sup>. Dr. Mukhtar-MujahidEysha (UNESCO) (2010) “Situation Analysis of Education Sector” Islamabad, Pakistan, p. 17.

<sup>187</sup>. Dr. Mukhtar-MujahidEysha (UNESCO) (2010) Op-Cit, p.18.

<sup>188</sup>. Ibid.

classrooms are less to cater for increased enrolments and quality education with out-dated learning materials of little relevance.<sup>189</sup> In primary education public investments and development projects has brought improvement to some extent for school children. While public education policies are in place to bring gradual improvements to the institutions and for services provision, there is a shortage of individual and institutional capacities to implement those policies effectively. The centrally organised administration furthermore, restricts schools or citizens from getting involved in decision making of education sector developments.<sup>190</sup>

In the last five years Elementary and Secondary Education Department (ESED), Government of Khyber Pakhtunkhwa has taken some solid steps for the overall development of education in the province. Following are the steps taken in this respect:

- Free Education access.
- Quality Education Provision
- To strengthen the Governance system.
- Other Initiatives

For the purpose ESED planned the Khyber Pakhtunkhwa Sector Plan KPSP, with the technical and financial support of GTZ to be implemented during the next seven years till 2015.

The most comprehensive plan in the history of education sector of the country, and the province, to cover all areas of school education. The Chief Minister Khyber Pakhtunkhwa had approved the plan in August 2009; this program has given a comprehensive coverage to issues such as decreasing socio-economic, regional, and

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<sup>189</sup>. Dr. Reviere Ulrike (2002) "Education sector development programme in Khyber Pakhtunkhwa" GIZ report. With collaboration of Elementary and Secondary Education Department KPK; Directorate of Education .p. 12.

<sup>190</sup>. Dr. Reviere Ulrike, (2002) Op-Cit, p.13.

gender disparities, access opportunities, quality, infrastructure, training of teachers, risk management and governance.<sup>191</sup>

In 2010; Capacity Development Strategy CDS has been prepared and approved for capacity development of human and material resources of the Education Department.

The CDS proposes to achieve key development objectives of poverty reduction and employment creation through:

- The provision of basic public goods (energy, agriculture, roads, irrigation infrastructure, water and sanitation, education and health, and research);
- Improving capacities, by ensuring modern regulation to promote competition;
- Improving technical and vocational skills; and facilitating the private sector.

**Table-7. Literacy Rates of Different Districts in KP of population 10 years and above.**

No	Districts	Urban	Rural	Male	Female	Total
1	Abbottabad	84	70	86	61	72
2	Bannu	75	47	74	22	49
3	Batagram	0	47	69	26	47
4	Buner	0	37	63	13	37
5	Charsada	46	42	62	22	43
6	Chitral	72	54	71	39	56
7	D.I.Khan	72	33	51	24	39
8	Hangu	54	42	72	16	44
9	Haripur	82	66	81	56	68
10	Karak	67	52	82	30	53
11	Kohat	65	42	73	28	49
12	Kohistan	0	30	49	3	30

<sup>191</sup>. Dr. Reviere Ulrike, (2002) Op-Cit, p.13.

13	LakkiMarwat	60	42	69	18	44
14	Lower Dir	67	51	73	30	52
15	Malakand	50	56	73	38	56
16	Mansehra	75	56	72	43	57
17	Mardan	48	47	67	28	47
18	Nowshehra	57	52	72	35	53
19	Peshawar	62	43	71	35	53
20	Shangla	0	39	63	15	39
21	Sawabi	53	48	70	30	49
22	Sawat	64	45	68	24	47
23	Tank	58	35	59	15	38
24	Upper Dir	60	48	69	24	49

The 10+ literacy rate in KP is only 50 percent, 7 percentage points less than the national average. The gap is even starker for female literacy – estimated at 31 percent for KP, as compared to a national average of 45 percent. The overall literacy rate in the province has risen by almost 20 percentage points between the mid1990s and at the end of the current decade, from 28 to 50 percent. The increase in male literacy has been particularly significant, rising from 43 to 69 percent – female literacy more than doubled over the period, but starting as it did from a very low base of 14 percent, it still remains at a dismally low level of 31 percent overall, and the gap between male and female literacy actually widened. The gap between urban and rural literacy narrowed very slightly, with urban literacy recorded at 62 percent in 2008/09 and rural at 47 percent. The following table gives the literacy rate by district.<sup>192</sup>

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<sup>192</sup>. Human Development Report (2011), Op-Cit, p. 30.

**Table-8. Net Enrolment Ratio Comparison of Pakistan and KP province 2015.**

Indicator	Region	2001-02	2004-05	2005-06	2006-07	2007-08	2008-09	MDGs Target (2015)
Net primary enrolment ratio (percent)	Pakistan	42	52	53	56	55	57	100
	KPK	41	47	49	49	49	52	80
Completion/survival rate Grade 1 to 5 (percent)	Pakistan	57.3	67.1	72.1	54.7	52.3	54.6	100
	KPK	n/a	n/a	n/a	n/a	76	n/a	n/a
Literacy rate (percent)	Pakistan	45	53	54	55	56	57	88
	KPK	38	45	46	47	49	50	75

Source: Khyber Pakhtunkhwa Millennium Development Goals Report 2011.

The table-8, shows the target, which elaborates what is meant by universal primary education; as well as the indicators which the PMDGR specifies as means of tracking progress towards the target. “The key indicator for attainment of the MDG goal on universal primary education is the NER, and KP, which has in fact experienced stagnation in NER growth rates in the last decade, is unlikely to meet the ambitious target of 80 percent by 2015. The province is doing better in terms of GERs, reflecting that many children do find their way into schools in the longer term, even if they do not constitute the standard age cohort. Nevertheless, even if children do enroll in primary school, completion rates are so low that the investment of time and effort in primary education seems redundant.<sup>193</sup> A key issue in education in KP is the significant gender and regional disparity in literacy and enrolment levels, with rural females faring extremely poorly in educational attainment at all levels.” The data pinpoints some districts where the situation is perilous – Kohistan is the obvious example. Other districts, like Abbotabad, exceed the national averages on educational attainment. Such disparity can feed intra-provincial social and even ethnic conflict,

<sup>193</sup>. Human Development Report (2011), Op-Cit, p. 31.

and needs to be mitigated. As things stand now though, the gender gap in education may extend into the medium if not long-term future, unless the issue is addressed as a key priority.<sup>194</sup>

### **3.6.1 Functionality**

Many of the non-functional schools in KP are located in districts where the security situation has been bad. However, even high attainment districts like Abbotabad have nonfunctional public schools, which is an indicator of poor governance in the sector. Non-functionality of public schools has been a big issue in the education sector, with the presence of “ghost schools” being alleged by different stakeholders who maintain that a number of public schools exist only on paper, although there are teachers on the rolls who draw salaries for work at such non-functional entities.<sup>195</sup>

The government of KP has made an effort to identify such schools through the Annual School Census exercise as shown in the table. Not surprisingly, the highest number of non-functional schools occurred in Swat – this was a period when there was active insurgency in the district and the militants were targeting girl's schools in particular, either bombing buildings or ensuring that the schools shut down. Nonfunctional schools were also found in Bannu and Kohistan, again districts where the security situation had something to do with non-functionality. However, there were also a number of non-functional schools in districts like Abbotabad and Charsadda, where both male and female schools were affected, and the problem appears to be more structural. Although non-functional schools form a very small proportion of the total number of schools (even in Swat, non-functional girl's primary schools formed only about 14 percent of the total).<sup>196</sup>

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<sup>194</sup>. Human Development Report (2011), Op-Cit, p. 32.

<sup>195</sup>. Ibid

<sup>196</sup>. Human Development Report (2011), Op-Cit, p. 33.

**Table-9. List of Non-Functional Schools in Different Districts in KP.**

S. No	Districts	Total Number of Non-Functional Schools
1	Abbotabad	38
2	Bannu	59
3	Bata Gram	9
4	Buner	1
5	Charsadda	24
6	Chitral	0
7	D. I. Khan	0
8	Dir Upper	3
9	Haripur	0
10	Karak	0
11	Kohat 1	1
12	Kohistan	34
13	Lakki Marwat	23
14	Malakand	0
15	Mansehra	9
16	Mardan	1
17	Nowshera	1
18	Peshawar	13
19	Swabi	0
20	Swat	62
21	Tank	0
22	Dir Lower	0
23	Shangla	3
24	Hangu	0

Source: Government of KP Annual School Census 2007-08.

Existence is indicative of governance issues in education management, and as such there is an urgent need to identify such facilities and take steps to either render them operational, or close them down. Being the largest urban center, Peshawar naturally

has the highest number of private schools, but the growth of private education can be assessed also from the high number of private schools in smaller districts such as Abbotabad and Mardan. Across all districts and levels private schools tend to be mixed schools rather than gender-segregated ones – even in Kohistan, an area with very conservative social mores, three of the five primary schools that were functional were mixed schools.<sup>197</sup>

### **3.6.2. CHALLENGES:**

The government of KP prepared an Education Sector Plan in June 2008, but key initiatives to be taken under the Plan were impeded by the security operations which have continued in the province in one form or another over the last two years. The poor indicators for the sector demonstrate: The government of KP lack of success in maintaining the physical infrastructure of the education sector; Lack of attention to quality pedagogy (as reflected in limited teacher training and a high rate of teacher absenteeism); and Inability (most notably in Kohistan, but also in some of the southern districts) to draw local communities into the schooling process, and to convince them of the utility and cost-effectiveness of basic education.<sup>198</sup>

Access is another issue. In some rural areas, children have to travel long distances to reach school, and do not have access to public transport. When transport options do exist, their security cannot be ensured. These problems are particularly severe for girls, because of the smaller number of girls' schools. Teacher quality is constrained by limited and poor teacher training programs, and by excessive political interference in postings and transfers.<sup>199</sup>

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<sup>197</sup>. Jamal Haroon and Khan Jahan Amir (2007) “EDUCATION STATUS OF DISTRICTS: AN EXPLORATION OF INTER-TEMPORAL CHANGES” Social Policy and Development center. Research Report No 71. P.1.

<sup>198</sup>. Ibid.

<sup>199</sup>. Jamal Haroon and Khan Jahan Amir (2007) Op-Cit, p.2.

There are problems with encouraging qualified teachers to accept appointments in unattractive areas and in ensuring attendance in these areas problems that have been compounded by the poor security situation.<sup>200</sup>

### **3.6.3. POLICY RESPONSE:**

A major difficulty in achieving universal primary education in KP has been the lack of resources channeled towards education. While education does receive the bulk of the social development related budget in the province, overall the proportion of funds allocated to the sector is still quite low. From these funds, the bulk of expenditure is on teachers' salaries, rather than on expansion of infrastructure and access and the improvement of quality, leading to stagnation in the level and quality of educational facilities available.<sup>201</sup> While the lack of funds is a difficulty all provinces in Pakistan have faced, one of the biggest problems that KP has had to combat has been the destruction of schools and educational infrastructure, through the actions of armed insurgents who operate in the tribal areas and adjacent districts of the province; and the collateral damage caused to public and private property because of the subsequent military operation. The militants' systematic eradication of secular schools, specifically girls' schools, has been a major setback in areas where educational facilities are already scarce.<sup>202</sup>

The Government of KP has been tasked with the widespread reconstruction of public infrastructure and new educational facilities, a heavy price to pay when combined with the demands of the MDGs targets for education, which posit the expansion of what were once existing schools and teaching facilities. Parental attitudes towards girls' education are another major challenge that the province faces, affecting the goal

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<sup>200</sup>. Human Development Report (2011), Op-Cit, p. 35.

<sup>201</sup>. Ibid.

<sup>202</sup>. Ibid.

of universal primary education just as much as the goal of gender parity in education. Most parents, while willing to allow their daughters an education, are not ready to have them walk miles to the nearest school; as a result, girls' schools need to be a lot closer to home than boys', making adequate coverage even more difficult. At the same time, with rising inflation and increasingly expensive education, parents are likely to make a trade-off between boys and girls, preferring to send their sons rather than their daughters to school. There are a number of federally funded educational development programs in operation in the province; the National Education Foundation NEF and the Elementary Education Foundation EEF are initiatives to improve literacy, along with the Adult Literacy Program.<sup>203</sup>

The government of KP own plan is incorporated in the Education Sector Plan (ESP) 2006/07 to 2014/15 (incorporated in the CDS), prioritizing short-term policies that help build community confidence in the goal of universal primary education, and gender equality in schools and colleges. The PCNA includes a detailed situation analysis of education in the province as part of its third Strategic Objective, which relates to the provision of basic services. It emphasizes the need to ensure universal access to quality education, and standardization across public and private schools. It also talks about the need to promote technical and vocational education. It points out that unregistered schools, some of which are run by radical organizations are a potential hazard.<sup>204</sup> The PCNA's desired outcomes include improving access through reconstruction of damaged infrastructure; increasing opportunities for functional literacy and non-formal education; and instituting a voucher scheme to enable parents to access private schools where public schooling facilities are inadequate. Measures to reduce dropout rates include the institution of a school feeding program and stipends

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<sup>203</sup>. Human Development Report (2011), Op-Cit, p. 36.

<sup>204</sup>. Human Development Report (2011), Op-Cit, p. 37.

for girls attending high school. Measures to improve quality include training and incentives for teachers in rural areas; accreditation system for based on a national curriculum and development of standards applicable to both private and public schools.<sup>205</sup>

#### **3.6.4. SCHOOLS:**

There are 27614 Government Schools in Khyber Pakhtunkhwa in which 27207 are functional and 407 (387 Primary + 20 Secondary) are non-functional / temporary closed. Out of the functional 27207, there are 22608 (14770 Male (65%) + 7838 Female (35%)) Primary and 4599 (2957 Male (64%) + 1642 Female (36%)) Secondary Schools. Out of the 22608 Functional Primary Level Schools, 19651 are Government Primary Schools, 2677 are Mosque/Maktab Schools, 250 are Community Primary Schools, and 30 are JICA Primary Model Schools. Functional Primary Schools by location are: 1304 in urban and 21304 in rural areas.<sup>206</sup>

At Secondary Level out of the total 4599 functional schools, there are 2540 (1527 Male (60%) + 1013 Female (40%)) Middle, 1759 (1229 Male (70%) + 530 Female (30%)) High and 300 (201 Male (67%) + 99 Female (33%)) Higher Secondary Schools. Out of the total 407 non-functional/temporary closed schools, there are 387 (113 Male + 274 Female) Primary Schools and 20 (10 Male + 10 Female) Secondary Schools. At Secondary level all the closed schools are middle. Out of the functional Government Primary Schools (excluding Mosque/Maktab Schools), 5955 Male (49%) and 3561 Female (45%) Schools are without Electricity, 3288 Male (27%) and 696 Female (9%) Schools are without Latrine, 4011 Male (33%) and 632 Female (8%) Schools are without Boundary Wall and 4393 Male (36%) and 2150 Female (27%) Schools are without proper Water Supply. Out of the total Government Secondary

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<sup>205</sup>. Human Development Report (2011), Op-Cit, p. 38.

<sup>206</sup>. Ibid.

(Middle, High, Higher Secondary) Schools, 688 Male (23%) and 314 Female (19%) Schools are without Electricity, 396 Male (13%) and 78 Female (5%) Schools are without Latrine, 754 Male (25%) and 85 Female (5%) Schools are without Boundary Wall and 636 Male (21%) and 253 Female (15%) Schools are without proper Water Supply. There are 6101 Non-Govt. Schools in KP out of which 558 are Boys Schools, 339 are Girls and 5204 are Co-Education Schools. By level there are 2321 Primary, 1978 Middle, 1464 High and 338 Higher Secondary Schools / Inter Colleges and most of them have primary and middle section also.<sup>207</sup>

### **3.6.5. ENROLMENTS:**

There are 3763796 students enrolled in Government Schools in which 2776642 students (74%) are enrolled in the Government Primary Schools while 987154 students (26%) are enrolled in Government Secondary Schools. Out of the Secondary Schools students, 219687 are enrolled in Government Middle, 562568 are enrolled in Government High and 204899 are enrolled in Government Higher Secondary Schools. Distribution of the total students enrolled in Government Schools by stage is: 2776642 (74%) (1580174 Boys (57%) + 1196468 Girls (43%)) are enrolled from Class-Kachi to Class-5, 670056 (18%) (432535 Boys (65%) + 237521 Girls (35%)) are enrolled from Class-6 to Class-8, 277681 (7%) (186107 Boys (67%) + 91574 Girls (33%)) are enrolled from Class-9 to Class-10 and 39417 (1%) (23424 Boys (59%) + 15993 Girls (41%)) are enrolled from Class-11 to Class-12. Apart from the above, there are 253449 (168200 Boys (66%) + 85249 Girls (34%)) un-admitted students in Government Primary Schools also. Total projected enrolment (@ 6% per year) in Non-Govt. Schools is 1304099, out of which 895917 are Boys and 408182 are Girls students. Out of the above number of Students in Primary Schools are

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<sup>207</sup>. Government of Khyber Pukhtunkhwa (2011) "Annual Statistical Report of Government schools" Education Managemnet and Information System (EMIS) Elementary and secondary Education department, Peshawar, p.1.

203051, Middle Schools are 360084, High Schools are 571046 and in Higher Secondary Schools are 169917.<sup>208</sup>

### **3.6.6. NUMBER OF TEACHERS:**

Total number of sanctioned teachers in Government Schools is 128752 (84519 Male + 44233 Female) in which 76367 (48599 Male + 27768 Female) are in Government Primary, 17592 (10735 Male + 6857 Female) are in Government Middle, 25688 (18802 Male + 6886 Female) are in Government High and 9105 (6383 Male + 2722 Female) are in Government Higher Secondary Schools. Total number of working teachers in Government Schools is 115714 (76609 Male + 39105 Female) in which 71003 (45412 Male + 25591 Female) are in Government Primary, 14843 (9385 Male + 5458 Female) are in Government Middle, 21965 (16223 Male + 5742 Female) are in Government High and 7903 (5589 Male + 2314 Female) are in Government Higher Secondary Schools.<sup>209</sup>

The number of teachers in Non-Govt. Schools is 68458, out of which male teachers are 33441 and Female teachers are 35215. Out of the above 11286 teachers are working in Primary level Schools, 20365 in Middle level Schools, 28343 in High level Schools and 8662 in Higher Secondary level Schools<sup>210</sup>

### **3.7. COMPARATIVE ANALYSIS OF PAKISTAN'S EDUCATION POLICY WITH THE REGIONAL COUNTRIES:**

Access to education remains a significant challenge in Pakistan. Net Primary enrolments have improved over the past decade, but access remains far from universal, and there are significant regional, urban-rural and gender disparities. To compare with other South Asian countries, as shown in Table-10. Pakistan is lagging

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<sup>208</sup>. Government of Khyber Pukhtunkhwa (2011) Op-Cit, p. 2.

<sup>209</sup> Ibid

<sup>210</sup>. Government of Khyber Pukhtunkhwa (2011) Op-Cit, p. 3.

behind in major education indicators with one of the lowest primary net enrolment rates and the largest number of school children in the region. Access issues are even larger at higher levels of education.<sup>211</sup>

	Adult Literacy Rate (% aged 15 & Above) 2005-09*	Net Primary Enrolments (%) (2008-11)	Percentage Children Grad 5 (% of grade 1 Students) 2006-10	Out of School Children (Million) 2008-11*	Pupil Teacher Ratio (Primary) 2009-11
India	63	92	68.5	2.278	45
Pakistan	56	74	61.5	5.125	41
Bangladesh	56	86	66.2	1.835	43
Nepal	59	--	61.7	--	30
Sri Lanka	91	94	98.6	0.102	24
Bhutan	53	88	95.5	0.011	25
Maldives	98	96	--	0.001	12

Source: Mahbub-ul-Haq Human Development Center 2012.

Education is widely acknowledged as one of the most important factors contributing to alleviation of poverty. Education plays a central role and has socio-economic impact on human life. Unfortunately, public spending on education sector in Pakistan has historically been poor comparatively with regional partner, as can be seen in Table-11.<sup>212</sup>

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<sup>211</sup>. Mehbub-ul-Haq Human Development Center (2012) Op-Cit, p. 49.

<sup>212</sup>. Jamal Haroon and Khan Jahan Amir (2007) Op-Cit, p.12.

<b>Table -11: Comparison of Public Sector Spending on Education</b>		
Country	Public Sector Spending (As % GDP)	Literacy rate in (%)
Bangladesh	2.2	55.0
China	-	93.7
India	3.1	-
Indonesia	3.5	-
Iran	5.2	-
Malaysia	8.1	92.1
Nepal	4.7	57.9
Pakistan	2.4	57.0
Sari Lanka	2.1	90.6
Thailand	4.5	-
Vietnam	5.3	92.5

The above table shows that Pakistan spends less amount of its GDP on education with low literacy rate. The global ranking of Pakistan in this regard continues at the bottom end. Region wise, just only Bangladesh has a step lower than Pakistan with worse outcome on both indicators, spending by the public sector as well as literacy rate. Nepal spends a significant portion more than Pakistan on education, while its literacy rate is slightly higher. According to United Nation Development Programme UNDP, Human Development Report 2011, Pakistan ranked at the 145th position out of 187 countries in terms of the Human Development Index.<sup>213</sup>

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<sup>213</sup>.Human Development Report (2011), Op-Cit, p. 126.

Comparative data reveals that “Pakistan is at the bottom of the ranking of countries in the region, with an adult illiteracy rate of 56 percent, well above the average of 37 per cent for Sub-Saharan Africa and 44 per cent for South Asia. Pakistan Net primary enrolment (NER) rate is at 46 per cent, the lowest in South Asia. Similarly, the combined enrolment rate for primary, secondary and tertiary education is 36 per cent, which is again well below the regional average of 54 per cent. Even Bangladesh, Bhutan and Nepal percentages are better than Pakistan in all key educational indicators”.<sup>214</sup>

This dismal state of affairs oblige to human capital development has been accorded amongst the highest priorities in the government’s Nine Point Plan of 2008. The constitutional right of free and compulsory secondary education as mentioned in 1973 Constitution. Pakistan has been incapable to attain targets of Universal Primary Education UPE enrolment objectives in over three decades.<sup>215</sup> According to Education for All EFA Global Monitoring Report, Pakistan NER at the primary level is 68% in 2005. During the post Dakar period constant progress in primary education has made in Pakistan. In four years primary aged out of schools children was reduced from 8.8 million to 6.8 million. The target of intermediate NER for 2006 of 79% overall, 68% for girls and 90% for boys were missed by 13%, 9% and 18% respectively, with NER of 66% overall, 59% for girls and 72% for boys, the prospects of reaching the target of 100% enrolment for boys by 2010 and for girls by 2015.<sup>216</sup>

The paradigm shift from the traditional ‘resource’ to a ‘knowledge and skill’ based economies in the world are moving ahead in age of technology and globalization.

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<sup>214</sup>. Ibid.

<sup>215</sup>. Social Policy and Development Center (2003) “Social Development in Pakistan, The State of Education” Annual Review: Oxford University Press, Printed in Pakistan at Hamdard Press (Pvt) Limited, Karachi. p. 47.

<sup>216</sup>. UNESCO (2012) “Education For All Global Monitoring Report: Youth and Skills Putting Education to Work” Second edition. United Nations Educational, Scientific and Cultural Organization. P. 232.

Skills enhancement through knowledge is now a central theme of development in the world. The most important constituents of a knowledge-based economy are human and institution as opposed to physical and financial capital in the resource-based economy. Three essential pillars of a knowledge-based economy are data as facts, knowledge as a stock of facts, and information as the way knowledge can be employed to create wealth.<sup>217</sup>

### **3.8 SITUATION ANALYSIS OF FORMAL EDUCATION SYSTEM IN PAKISTAN:**

There are inherent disparities in Pakistan's educational system. The country net primary enrolment rate is 57%, but there are an estimated 7 million primary-aged children are out-of-school, with reason of poverty and no availability of schools (in remote or backward rural/Urban areas), teacher absenteeism and/or learning material or other reasons. Out of that the children who attend schools do not get quality education because of simultaneity of parallel streams of primary and secondary schooling, across public and private arrangements for different socio-economic classes in the country e.g. the majority of the children belong to rural and semi-urban areas of the lower to middle classes.<sup>218</sup>

Such children mostly attend public schools which mostly deal with education of poor quality and services for the students, such as shortage or absence of teachers, weak infrastructure and lack of learning materials. The private sector on the other hand provides education to children of upper-middle and upper classes belongs to rich urban localities. Children from such class attend high cost private schools, which offer both local as well as foreign examination systems (O and A levels). The private

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<sup>217</sup>Social Policy and Development Center (2003).Op-cit, p. 49.

<sup>218</sup>.Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p. 19.

education institutions are equipped with qualified and trained teachers, well-resourced classrooms and all essential facilities and good quality education with imported teaching and learning materials.<sup>219</sup>

Mukhtar. M.E (2010) further argues that this class based education system resulted into inequalities of opportunities in employment and hence, socio-economic status of individuals and further standard of life in creation of division of society into various class system and cycle of human poverty. A review of access to education by income quintiles (the first quintile representing lowest income levels and fifth quintile reflecting the highest income levels) reveals, for all areas and both genders, a positive correlation between income and percentage of population ever attended school.<sup>220</sup>

A positive change brought about by the 18<sup>th</sup> Amendment is the insertion of Article 25A in the constitution of Pakistan that guarantees the right of free and compulsory education for all children of age 5 to 16 years. This free and compulsory education is to be provided by the 'state', which by definition includes both federal and provincial government. However, at the same time education has been declared a provincial subject, this created confusion and overlapping of responsibilities between the two tiers of government.<sup>221</sup>

Mukhtar. M.E has commented that the current statistics of formal school for the public sector institutions in Pakistan revealed that there are 163,892 formal schools offering education for the higher secondary level i.e., grades XI and XII. Of these schools, 48% are boys' schools, 34% are girls' schools and 18% are mixed schools. The enrollment in public school is around 21.5 million students with 50-60% males at every level of education. Out of these over one-half are primary level students,

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<sup>219</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p. 20.

<sup>220</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, P. 21.

<sup>221</sup>. Memon, Rasool Ghulam (2007) "Education in Pakistan: The Key Issues, Problems and The New Challenges". *Journal of Management and Social Sciences* Vol. 3, No. 1, (Spring 2007) 47-55. p. 48.

followed by pre-primary students, who constitute around 20% of all students. Contribution of the private sector to education is estimated at about one-third of total school enrolments. For non-formal institutions, statistics suggest that there are 15,899 non formal basic education schools and 12,599 denims dresses, with only 3,159 technical and vocational centers and 176 teachers training institutes. Of the non-formal enrolments, over one-half (1.6 million) students are enrolled in Deeni Madrassahs. Almost 0.65 million each are enrolled in teachers training institutes and non-formal basic education schools while another 0.26 million are being trained at the technical and vocational centers.<sup>222</sup>

Increased enrolment rates with high level of education are best known in education progress. Historically the enrolment rates at all education level was low and drop-out rate was high in Pakistan, e.g the past six year period i.e. 2004/05 to 2010/11, gross primary enrolment and net primary enrolment rates for age group 5-9 years, both progressed by only 1% point per annum. Gross enrolments rose from 86% to 92%, while net enrolments rose from 52% to 57% in 2008/09 but slipped to 56% in 2010/11.<sup>223</sup>

Major issues in education sector are the same like levels of education, mainly low access and poor quality of education. In education sector the country confronted with multiple inter-related challenges. The entire four provinces face almost all the key challenges, with some degree of variance. The common challenges are as follows:

### **3.8.1. Poor Quality of Education, Out of School Children and Illiterate Adults:**

Education sector in Pakistan faces huge challenges such as approximately 7 million primary school age children are out-of-school, mostly girls, high dropout rates and almost one-half of its adult population are illiterate. “Overall the formal education

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<sup>222</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, P. 22.

<sup>223</sup>. Ibid.

quality is poor due to teacher absenteeism, untrained teachers, non-availability of textbooks and other teaching and learning aids, outdated curriculum and lack of community participation has led to large dropout rates, especially at the primary level. There are wide differences in enrolments of primary, secondary and tertiary education within provinces, gender and location i.e. urban and rural areas.”<sup>224</sup>

### **3.8.2. Financial/Resource Constraints:**

In Pakistan financial allocation in budget for education with average remains 2% of the GDP with even lower rate of actual expenditure which is not helping to bring positive changes in access and quality of formal education. UNESCO, country report indicated that to promote literacy rate up to 100% by 2015/16, require a provision of Rs. 1300 billion, along with improvements in governance and implementations. This resource constraint is a major challenge which restricts improvement in education indicators.<sup>225</sup>

### **3.8.3 Lack of Coordination among International Development Partners:**

A planned endeavor is lacking in coordination among donor agencies in the education sector of Pakistan. Most of them are interested and involved in promotion of education sub sector like primary education, although in line with national policy and goals, each donor focuses on a particular geographical area. Such efforts result in duplication of effort, with more than one donor implementing projects in the same geographical area.<sup>226</sup>

### **3.8.4. Limited Institutional Capacity in Provincial Education Departments:**

With the devolution of education to the provinces the responsibility of education sector and its planning, implementation of programs and project comes under

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<sup>224</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010)Op-Cit, P. 23.

<sup>225</sup>. Ibid.

<sup>226</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p. 24.

provincial authorities. Provincial education departments have a low institutional capacity to develop plans, planning and implementation of projects and programs.<sup>227</sup>

### **3.8.5. Supervision and Monitoring Limitations:**

Monitoring and supervision is a hectic exercise which requires extra expenses and huge staff with capacity building, qualitative training and energy to travel regularly difficult circumstances. Such mechanism was fully effective during the district devolution period in different areas, like in checking of provision of textbooks, teaching and learning aids and teacher absenteeism.<sup>228</sup>

### **3.8.6. Lack of Public-Private Partnerships:**

The successful practice of public private partnerships PPP model shows that, this model can be in practice for greater quality education at low cost with improved management and coordination among education stakeholders. Government sector cannot fulfill the responsibility of providing quality education comprehensively throughout the country.<sup>229</sup>

### **3.8.7. Lack of Community Participation:**

The practice of Parents Teacher Associations PTAs and School Management Committees SMCs is a good practice for improving quality of education and retaining students in school. For this purpose, PTAs and SMCs were established in many schools but most of these bodies were not utilized to the maximum possible extent.<sup>230</sup>

The state's responsibility for the fundamental education of the people has been expressed by the 1973 Constitution of Pakistan.

This responsibility is articulated in Article 37, which described:

The State shall:

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<sup>227</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, P. 25.

<sup>228</sup>. Ibid.

<sup>229</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p. 26.

<sup>230</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p. 27.

- “Promote with special care the educational and economic interests of backward classes or areas.
- Remove illiteracy and provide free and compulsory secondary education within minimum possible period.
- The responsibility on the state to make technical and professional education generally available and higher education equally available to all on the basis of merit.
- Of the same article provides that the state shall enable the people of different areas, through education, training, agricultural and industrial development and other methods to participate fully in all forms of national activities, including employment in the service of Pakistan”.<sup>231</sup>

Under 18<sup>th</sup> Amendment Act, a new Article 25A inserted in the Constitution of Pakistan from 2010. It states that

*“Right to education ---The State shall provide free and compulsory education to all children of the age of five to sixteen years in such manner as may be determined by law”.*

Education in Pakistan has increased at the rate of about 1 percent per annum since 1981. According to 1981 census, the overall literacy rate of 10 years + age group was 26.2 percent. This increased to 34.8 percent in 1990-91; 36.8 percent in 1993-94; In 1995-96 and 1998-99 the literacy level was increased by 6 percent, overall literacy

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<sup>231</sup>. Justice {R} Nasir As'am Zahid (2006), Op, Cit. p. 579.

rate reached to 44 percent in 1997-98; 55 percent in 2006-07; 56 percent in 2007-08 and 57 percent in 2008-09.<sup>232</sup>

**Table-12 Literacy Rates of Different Province of Pakistan for the population (10 years and above).**

Region/Province		Literacy rates (10 years & above)			GER Primary (age 5-9)			NER Primary (age 5-9)		
		2006-07	2007-08	2008-09	2006-07	2007-08	2008-09	2006-07	2007-08	2008-09
<b>Pakistan</b>	Male	67	69	69	99	97	99	60	59	61
	Female	42	44	45	81	83	83	51	52	54
	Both	<b>55</b>	<b>56</b>	<b>57</b>	<b>91</b>	<b>91</b>	<b>91</b>	<b>56</b>	<b>55</b>	<b>57</b>
	Rural	45	49	48	84	83	85	52	51	53
	Urban	72	71	74	106	106	106	66	66	68
	GPI	<b>0.63</b>	<b>0.64</b>	<b>0.65</b>	<b>0.82</b>	<b>0.86</b>	<b>0.83</b>	<b>0.85</b>	<b>0.88</b>	<b>0.87</b>
<b>Punjab</b>	Male	67	70	69	106	102	102	64	62	64
	Female	48	48	50	95	92	92	59	59	60
	Both	58	59	59	100	97	97	62	61	62
	GPI	0.72	0.69	0.72	0.90	0.90	0.90	0.92	0.95	0.94
<b>Sind</b>	Male	67	69	71	88	87	93	56	55	57
	Female	42	42	45	68	72	75	43	46	49
	Both	55	56	59	79	80	84	50	51	54
	GPI	0.63	0.61	0.63	0.77	0.83	0.77	0.77	0.84	0.80
<b>Khyber Pukhtunkhwa</b>	Male	67	68	69	96	94	102	56	55	58
	Female	28	33	31	67	71	70	41	41	45
	Both	47	49	50	82	83	87	49	49	52

<sup>232</sup>. Population Census Report 1981 (1984) "Population census organization-Statistic Division, Islamabad. Pakistan. P.8.

	GPI	0.42	0.49	0.45	0.70	0.75	0.69	0.73	0.75	0.64
<b>Baluchistan</b>	Male	58	66	62	89	88	93	49	47	51
	Female	22	23	23	52	59	54	32	35	36
	Both	42	46	45	72	75	75	41	41	44
	GPI	0.38	0.35	0.37	0.58	0.67	0.55	0.65	0.74	0.64
Source: Pakistan Social & Living Standard Measurement Survey 2008-09										

According to Pakistan Social and Living Standard Measurement (PSLM) Survey during 2010-11, the literacy rate for the population (10 years and above) is 58 per cent. Comparative analysis of data, province wise shows that the province of Punjab leads with 60 percent literacy followed by Sindh with 59 percent, Khyber Pakhtunkhwa with 50 percent and Baluchistan with 41 percent.<sup>233</sup> The table further shows a decrease to 56 per cent from 57 per cent in 2008-09 of NER at the National level during 2010-11. Province wise data shows that overall decrease has witnessed among all four provinces of Pakistan during this period. As the table shows that “Punjab shows a decrease from 62 percent in 2008-09 to 61 percent in 2010-11. Sindh also shows decrease from 54 percent to 53 percent in 2010-2011, Khyber Pakhtunkhwa witnessed a decrease from 52 percent to 51 percent and Baluchistan improved from 44 percent in 2008-9 to 47 percent in 2010-11.”<sup>234</sup>

The numbers of students per class also affected the quality of formal education and extra burden on public school teachers. The average pupil-teacher ratio in many countries ranges from 30 to 40 pupil per teacher. Efficiency wise a ratio over 25 students per teacher have negative effects on the quality of formal education system.

<sup>233</sup>. Pakistan Economic Survey, (2011) “Highlight” Economic Adviser’s Wing, Finance Division, Government of Pakistan, Islamabad.p.8.

<sup>234</sup>. Pakistan Economic Survey, (2011) Op-Cit, p.9.

The students-teacher ratio per class in Pakistan is estimated at the rate of 45 students per teacher which is significantly higher in comparison with other countries.<sup>235</sup>

A recent documentary of Geo television presented the blue print of educational institution in Rahimyar Khan which clearly shows the deteriorating condition of educational sector and negligence on the part of government in Pakistan.<sup>236</sup>

The existing policy and planning framework environment is not favorable to the development of an education system which comprehends the needs of the poor. The solutions of such impediments of formal education system needs sustained political will and continuity of the right policies and exercise of constitutional right of free secondary education for poor people of Pakistan.<sup>237</sup>

### **3.9. CRITICAL ANALYSIS OF GOVERNMENT REFORMS IN EDUCATION SECTOR FOR ALLEVIATION OF POVERTY:**

“The government of Pakistan initiated Education Sector Reform Action Plan in 2003, which recognized the casual link between poverty and illiteracy. Therefore ESRAP was incorporated under the section of ‘Improving Human Development’ into the Interim-Poverty Reduction Strategy Paper. The I-PRSP also recommends that “Education is the most important factor which differentiates the poor from the non-poor”. “Such reforms in education sector are the responsibility of the state to provide education where private sector options are inaccessible. The public sector provision must not be conceived as just opportunities for access for poor peoples, but more importantly, quality education for all as a fundamental human right”.<sup>238</sup>

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<sup>235</sup>Kazmi wadiat Syeda, (2007), “Role of Education in Globalization: A case for Pakistan” Contemporary Affairs, Book Fifty Three, Advanced Publishers, Lahore, p. 551.

<sup>236</sup> Geo TV, (2008), Head line news, [December 2<sup>nd</sup>, 8:30 A.M]

<sup>237</sup>. UNESCO, (2008). ‘*EDUCATION FOR ALL IN PAKISTAN: KEY ISSUES*’ [online] Available from <[http:// www.pildat.com](http://www.pildat.com)> [18 may 2008]

<sup>238</sup>. Government of Pakistan (2003) “National Plan of Action on Education for All 2001-2015” Islamabad, Pakistan, p. 105.

The reforms identified eight areas for interventions aimed at addressing issues of access and quality. These include

- National Literacy Campaign
- Madrassa Education.
- Universal Primary/ Elementary Education
- Quality Assurance.
- Technical Education at Secondary Level
- Higher Education
- Public Private Partnership and Innovative Programs.”

For the achievement of EFA and MDGs another plan was launched as National Plan of Action (NPA) by the Ministry of Education government of Pakistan (2001,2015). The NPA was based on 1990, World Conference and in 2000, Dakar Framework of Action. The NPA is comprised of major sector like education, adult literacy, and early childhood education. The NPA for EFA has been focused to achieve the following main objectives;

- “To reach to the disadvantaged population groups in rural and urban areas with emphasis on out of school girls, and illiterate women.
- To promote community participation and ownership of basic education programs at grassroots level.
- To improve the relevance and quality of basic education through enhancing learning achievements of the children, youth and adults”.<sup>239</sup>

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<sup>239</sup>. UNESCO (2003) “ Literacy Trends in Pakistan” Islamabad, p. 35.

On the other hand the implementation of NPA was linked with the provision of significant resources needed to achieve the target for this purpose. The additional amount was the total of Rs.430 billion to achieve EFA targets. “The NPA predicts mobilizing Rs.178 billion from national resources, and there exist a finance gap of Rs.253 billion. Now the question arises that who will fill this gap? In case the Government of Pakistan cannot succeed in mobilizing additional resources, this NPA will merely remain a planning document, and will not transform into reality”.<sup>240</sup>

The analysis of ESRAP discloses some problems with respect to coordination between federal and provinces, “monitoring of targets and financing. It seems that the targets and planned financial allocations are no longer possible. The main problem, it emerges, is that ESRAP is a centrally designed plan with insufficient recognition of the implementation and financing constraints and capabilities of the provincial and local governments.”<sup>241</sup>

Besides all the above mentioned ordinance, reforms, action plans and strategies for education promotion and availability for the poor is not achieved to the extent it needs. The achievements of objectives and targets were not practically met or the implementation of these efforts, stumps elsewhere in rhetoric or reality. The crux of the matter is hidden in true sense of responsibility from all stakeholders in education sector.<sup>242</sup>

### **3.10. EDUCATION AND NATIONAL LEVEL DEVELOPMENT PRIORITIES AND STRATEGIES:**

The determination of Pakistan is to move ahead for the development of its people in spite of the recent series of opposing international, domestic and natural forces,

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<sup>240</sup>. UNESCO (2003) Op-cit, p. 38.

<sup>241</sup>. Social Policy and Development Center (2003).Op-cit, p. 95.

<sup>242</sup>. Social Policy and Development Center (2003).Op-cit, p. 96.

following in the direction of “Vision 2030”, plans its development on and sustainable progress.

### **3.10.1. The Vision 2030 is:**

*“Developed, industrialized, just and prosperous Pakistan through rapid and sustainable development in a resource constrained economy by developing knowledge inputs”<sup>243</sup>*

After two years of consultative process the Vision 2030 was prepared for Pakistan. The Vision 2030 presents strategic framework to overcome problems and challenges on the road towards development of people of Pakistan. The aim of the Vision 2030 is to provide a quality of life by providing equal opportunities to its citizens to reach their true potential. It is based on a plan to meet contemporary and future challenges by deploying knowledge inputs and developing human capital for alleviation of human poverty.<sup>244</sup> According to Vision 2030, “Education is a prominent vehicle of economic developments of its positive linkages with employability, free enterprise, empowerment of women and productivity that are all conducive to building a knowledge based productive economy where our youth are better skilled, productive and scientifically trained to compete with the fast changing global trends”.<sup>245</sup>

## **3.11. THE ROLE OF FORMAL EDUCATION IN NATIONAL DEVELOPMENT:**

Formal Education system has an important role in the up building of economy and overall social development strategy of any country. It is evident that literate individuals are positively connected with high rates of economic development,

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<sup>243</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, p, 12.

<sup>244</sup>. Ibid.

<sup>245</sup>.Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, pp, 13-14.

improved labor productivity, social prosperity and sustainable development. It is important that such development is based on education equity, within a country is the key to elimination of regional, gender and class inequalities. It combats poverty effectively by reducing unemployment, setting good practices for women's participation in the work environment and guiding expenditure towards most productive use. Though, Pakistan has not developed effectively in the field of formal education system. Due to low literacy rate of 57 per cent almost half of the total population is unable to read and write a simple statement. Such situation greatly hampers the opportunity leading towards acquisition of modern skills and technical knowledge advanced productivity and improved earnings levels. The financial allocation to education sector has remained around 2% of GDP, with a high proportion being spent on regular heads mainly salaries, leaving a small amount for quality enhancement such as teachers training, curriculum development, provision of school facilities and monitoring and supervision of education.<sup>246</sup>

During the past decade Pakistan has recorded an average of annual economic development of 5 per cent with a population of 177.11 million. On the other hand, during these years the country has confronted with serious challenges on the way to its development. In 2005, a severe earthquake hit the country northern parts and resulted in destruction of large number of schools, hospitals, roads and other infrastructure. In 2007-08 a period of political instability in the country with followed by an economic breakdown internationally, further restrained economic and social development. The year 2010 brought devastating floods which rendered 20 million people homeless, submerged 50,000 sq. kilometers and inflicted a massive damage of

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<sup>246</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, P. 16.

\$10 billion to public and private infrastructure as well as wiped out an estimated 2% points from the growth rate. As a result of all these factors, GDP growth rate slumped from 6.8% in 2006/07 to 1.2% in 2008/09 while net primary enrolment rates stagnated at 56%; completion/survival rates remained at 54.6%, literacy rates marginally rose from 55% to 57%; and gender parity indices in primary and secondary education barely moved.<sup>247</sup> A review of Pakistan's selected key economic indicators reveals that economic growth dipped from 9% in 2004/05 to 1.7% in 2008/09 with a slight revival to 2.4% last year.

Knowledge based economy is the outcome of formal education system which generate the formation of human capital. Moreover formal education contributes towards socio-economic growth and national development through a variety of knowledge in science and arts, specific skills and trainings to prepare human beings for development sector. The educated manpower is the growing demand to compete in the existing world of globalization and science and technology.<sup>248</sup>

The situational analysis of education in Pakistan at the time of independence, there were only two universities and the less number of institutions for a large number of countrymen. Pakistan had to start with a limited education service provision for the people of the country. In almost 65 years of independence the progress in education expansion and promotion is not noteworthy with 120 universities and over 251,000 of institutions to serve the purpose.<sup>249</sup>

There is a dying need of policy options in educational equality, quality, finances and creation of an environment for utilization of educated workforce in shape of human capital. The rapid change in the world due to fast technological advancement and

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<sup>247</sup>. Dr. Mukhtar-Mujahid Eysha (UNESCO) (2010) Op-Cit, P. 17.

<sup>248</sup>. Curle, A. (2008) "*Planning for Education in Pakistan*", London: Tavistock Publications Limited, p. 75.

<sup>249</sup>. Ibid

structural changes in the economies, human skills and training constitute a vital part of human capital policies which is served by education.<sup>250</sup>

As a fundamental human right preserved in a number of international agendas and built into most national legislation, the right to education is to be seen as an enabling right for the understanding of other economic, social and cultural rights. In this regard the government of Pakistan framed National Plan of Action (NPA) on EFA (2001-15) under the guidelines set by Dakar frame of work 2000.<sup>251</sup> Education Sector Reforms (2004-07) were also introduced by the government, with increased fiscal allocations. The government also announced plans to achieve Universal Primary Education (UPE) by 2010 and overall 78 percent literacy by 2011. In result of these efforts, educational indicators are reflecting positive outcomes. During 2008 a comprehensive reform agenda of the government has improved the financial allocation to education considerably during the last five years and its overall contribution as a percentage of GDP, from 1.82% in 2000-01 to 2.6% in 2006-07. Still the current percentage of GDP is not up to the minimum international standards of average 4% of GDP; nevertheless it is encouraging that things are moving in a right direction. But all these commitment and efforts has no substantial impact in the promotion of education to limit of gravity it contains.<sup>252</sup>

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<sup>250</sup>. UNESCO (2004) "Literacy Trends in Pakistan" Islamabad, Pakistan. P. 9.

<sup>251</sup>. Ibid.

<sup>252</sup>. EDUCATION FOR ALL (2008) "Mid-Decade Assessment" Country Report PAKISTAN GOVERNMENT OF PAKISTAN MINISTRY OF EDUCATION ISLAMABAD. P, 7

## **CHAPTER – 4**

### **RESEARCH DESIGN**

## **CHAPTER – 4**

### **RESEARCH DESIGN**

#### **4.1. INTRODUCTION:**

This chapter gives description about various components of the research design, i.e. purpose of the study, objectives, hypotheses, research variables, universe, Methodology, necessary sample size, sample design, tools for data collection and data analysis respectively.

#### **4.2. PURPOSE OF THE STUDY:**

The main purpose of this study was to know and explore the role of education in poverty alleviation in Khyber Pakhtunkhwa

#### **4.3. OBJECTIVES:**

1. To study illiteracy as cause of poverty in Khyber Pakhtunkhwa.
2. To analyze and interpret the association/relationship between education and poverty alleviation.
3. To compare the socio-economic status of the literate and illiterate respondents of the target area.
4. To know about the effect of education on the socio-economic status of both types of respondents.
5. To know about views of the respondents/target groups regarding Government arrangements for provision of free education to poor people.

#### **4.4. HYPOTHESES:**

Three hypotheses were developed for this research study which is given below:

##### **4.4.1. Hypothesis - 1.**

The impact of education on poverty was studied with respect to “rate of literacy” and “level of education” Regarding these two hypothetical statements are given as:

Higher the rate of literacy among people, greater will be their potential to combat poverty.

Higher the level of education higher will be the potential among people to fight against poverty.

##### **4.4.2. Hypothesis – 2.**

Higher the chances for provision of free education to poor people by the state higher will be the chances for acquiring education and getting employment and more will be the chances for poverty alleviation.

This hypothesis was developed to know about the state of compulsory free secondary education by the state as a constitutional right of every citizen and its effect on socio-economic status of the people.

##### **4.4.3. Hypothesis – 3.**

Higher the educational status of the respondents higher will be their importance in decision making in the family and community matters.

#### 4.5. Variables:

##### 4.5.1. Impact of educational status on poverty alleviation.

Independent variable	Dependent Variables
Educational status	Poverty Alleviation Indicators. <ul style="list-style-type: none"> <li>a) Occupation</li> <li>b) Monthly income</li> <li>c) Per capita income of the educated respondents.</li> <li>d) Per capita income of the illiterate respondents.</li> <li>e) House condition.</li> <li>f) Possession of property.</li> <li>g) Type of property.</li> <li>h) Size of land.</li> <li>i) Diet.</li> <li>j) Availability of diet full time/skipped.</li> <li>k) Type of diet.</li> <li>l) Affordability of medicines, specialist doctor and hospitalization.</li> </ul>
<b>4.5.1. Impact of Government arrangement for provision of free education for poor people.</b>	
Free education.	Poverty alleviation. <ul style="list-style-type: none"> <li>a. Higher chances for poor people of acquiring education.</li> <li>b. Higher chances for getting employment..</li> <li>c. Chances for earning increase.</li> <li>d. Financial condition improves.</li> </ul>
<b>4.5.1. Impact of educational status on decision making and participation in family matters.</b>	
Impact of Educational status	Socio-economic status of literate versus

	<p>illiterate respondents</p> <ul style="list-style-type: none"> <li>a. Chances of getting a standard job increases for educated person.</li> <li>b. No chances for getting a standard job for uneducated person.</li> <li>c. Chances for participation for educated person in decision making.</li> <li>d. No chances of participation for illiterate person/noiselessness in decision making.</li> <li>e. The educated person is given importance in community matters.</li> <li>f. The illiterate person is ignored in community matters.</li> </ul>
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#### **4.6. UNIVERSE:**

Khyber Pakhtunkhwa was the universe of this study. It covers “an area of 74,521 sq. km. According to the 1998 census, the total population of Khyber Pukhtunkhwa was approximately 14 million out of which 52% are males and 48% females. The density of population is 187 per sq. km and the interregional change of population is of about 30 percent. Geographically the province could be divided into two zones: The northern one extending from the ranges of the Hindukush to the borders of Peshawar basin; and the southern one extending from Peshawar to the Derajat basin. The northern zone is cold and snowy in winters with heavy rainfall and pleasant summers with the exception of Peshawar basin which is hot in summer and cold in winter. It

has moderate rainfall. The southern zone has hot summers and relatively cold winters and scanty rainfall. Its climate varies from very cold (Chitral in the north) to very hot in places like D.I. Khan.”

#### **4.7. METHODOLOGY:**

Pakhtun or Pashtun is an ethnic Afghan group. Primarily, patriarchal society; most of the household earning members of families are males, so males have an influential role in the poverty alleviation. This is a comparative study of illiterate and educated respondents from the slum areas of the targeted districts. For this purpose the respondents for research interview were 50% literate and 50% illiterate males within the age group of 18 -60 years and above to compare their socio economic status, their needs, problems and way of living.

#### **4.8. DETERMINING THE NECESSARY SAMPLE SIZE:**

Arther Bowley in 1912 introduced the sampling techniques in social research but about the exact sample size the literature gives no fixed /absolute number. Different views are found in the literature some of which are given below:

Kerlinger (1986, p.117) comments that the larger the sample size smaller will be the error.

Other research writers Nachmias and Nachmias (1976, p.253) argue that “there are various common misconceptions about the necessary size of a sample. One is that the sample should be a regular proportion (often put as 5 percent) of the population; another is that the sample should total about 2000; still another is that any increase in

the sample size will increase the precision of the sample results. No such rule-of-thumb-method is adequate”.

Baker (1999, p.152) comments that the social researchers often use a set of basic rules to determine the sample size. First they recognize that smaller probability sample will have a larger standard error. Second, a researcher needs to think carefully about the makeup of population being sampled. If the population is made of people who have many similarities – that is, a homogenous population – a smaller sample size may be adequate. However if the population is very heterogeneous, you may need a larger sample to capture the variations in the population.

Rafiq S.Z (2006, p.157) comments that “Ideal sample is from 15-20%. If a nominal sample size is taken from a larger whole the statistical tests thus applied will always give negative results”

Moreover the researchers also have the opinion that the sample size depends on homogeneousness of the universe and the nature of the topic. i.e. if the universe is homogeneous and there are only one type of respondents according to the nature of the topic a small sample size will be representative of the universe and give accurate results. For example in a study on the “role of Islamic economic system in poverty alleviation”, there are three types of respondents, i.e. the mustahiqeen-i-zakat, the zakat distributors (Chairman zakat and usher committee and the staff) and the religious scholar so a large size of sample will be required (from all the tree types of respondents) whereas in this study there are only one type of respondents i.e. the poor people according to their educational status.

The universe in this study is also homogenous. The poor people throughout Pakistan have similar problems (survival, bread, cloth, house, health and education). So if a sample is taken from slum areas of any district of Khyber Pakhtunkhwa, they will represent the poor people in Punjab, Sind, Baluchistan or Azad Kashmir.

#### **4.9. SAMPLING DESIGN:**

This study requires complex multi-stage sampling design of sampling (Rafiq, S. Z. 2006 PP. 152-178)<sup>253</sup>

##### **4.9.1. Stage-1:**

Khyber Pukhtunkhwa was divided into four regions. The regions and names of districts are give in the following table. Only slum areas of these districts comprised the universe. Out of slum areas of 24 districts the slum areas of four districts was taken according to Warwick P.D and Linger C.A (1975, pp 69-110) formula which comprised 16.7% of the universe.

Then one district from each of these four regions was taken through lottery method of the probability sampling technique i.e. from Southern region (Kohat) from Central (Mardan), from North western region (Chitral), and from Northern (Haripur), were taken according to:

$$f = n / N$$

$$f = 4/24 = 1/6$$

$$\text{Percentage} = 1/6 \times 100 = 16.7 \quad (\text{ideal sample is 15-20\%})$$

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<sup>253</sup>Rafiq, S .Z (2006) “Research method in Social Sciences”, Peshawar Saif Printing Press Peshawar, Pakistan. P.67

#### 4.9.2. Stage – 2.

These four districts were drawn through lottery method of the simple random sampling technique of probability as shown in table 9.

**Table-13 Selection of District according to simple random sampling technique**

Region	District	Target Districts
Southern	Kohat, Hangu, Karak, Bannu, Lakki Marwat, Tank & D.I.Khan	1
Central	Peshawar, Nowshera, Charsadda, Mardan & Swabi	1
North – Western	Malakand Agency, Swat, Shangla, Bunair, Lower Dir, Upper Dir & Chitral.	1
Northern	Haripur, Abbottabad, Mansehra, Battagram & Kohistan	1
NWFP	Twenty Four Districts	4

**4.9.3. Stage 3:** A sample of 800 respondents was selected as per criteria of Sekaran and Bougie (2003) where a sample size not less than 500 is considered appropriate for most of the studies having large population size. Moreover, further division is possible if the population is stratified, where in not less than 30 respondents are considered as bench mark.<sup>254</sup> Considering this analogy, the sample size for the study at hand was distributed as under.

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<sup>254</sup>. Sekaran. U and Bougie. R. (2003) “Research Methods for Business” 5<sup>th</sup> Edition. New Delhi: Student Book Company. P. 296.

**Table-14. Selected Districts and Sample Size According to Sekaran and Bougie (2003).**

Selected District	Sample Size
Kohat	200
Mardan	200
Chitral	200
Hurripur	200
Total	800

**4.9.4. Stage 4:** Slum areas of each district was taken through lottery method of the probability sampling technique i.e. Kohat (10 slum areas), Mardan (10 slum areas), Chitral (10 slum areas), Haripur (10 slum area), was taken according to Warwick P.D and Linger C.A ( 1975, pp 69-110) formula

$$f = n / N$$

$$f = 4/24 = 1/6$$

$$\text{Percentage} = 1/6 \times 100 = 16.7 \quad (\text{ideal sample is 15-20\%})$$

**Table-15. Selection of slum areas according to lottery method of the probability sampling technique**

Region	District	Target slum Areas	No of registered Men voter.	Total Registered men voters
Southern	Kohat,	Tapi,	221	2191
		Maingan	222	
		Colony,		
		College colony,	201	
		Chakarkot,	215	
		Jarwand,	302	
		Bahawalnagar,	112	
		SoniKhel,	300	
		Janpura.	219	
		DhoosiTaung,	199	
Wazir colony	200			

Central	Mardan	Ahmad Abad, Jhongre, Bagh-e-Aram, Niher colony, Baghmuhalla, Station Korona, Gulshan Colony, Derwezian, Dhobyghat Khan colony	819 244 444, 337 348 239  363 327 281 531	3933
North – Western	Chitral.	Arandu colony, shishi Shohoor Owir Kosht Terich Laspur Yarkhoon Madak Koht.	373 400 401 319 211 345 287 321 233 335	3225
Northern	Haripur			3100
		Grand Total		12449

**4.9.5. Stage 5:** The sample size was calculated for each district (given in the table-11) with 50% coverage / representation (this percentage is flexible) with 15-20% sample size from each slum area of each district through proportionate, purposive and snow-ball sampling techniques.

**Table-16. Calculation of Number of Respondents accords to Proportionate, Purposive and snow-ball sampling techniques.**

Region	District	Calculation	Total Sample
Southern	Kohat,	$800 \times 2191 \div 12449 = 142.$	142
Central	Mardan	$800 \times 3933 \div 12449 = 255$	255
North – Western	Chitral.	$800 \times 3225 \div 12449 = 209$	209
Northern	Haripur	$800 \times 3100 \div 12449 = 194$	194
		Total	800

The sample size had calculated for each district (given in the table) with 50% coverage / representation (this percentage is flexible) with 15-20% sample size from each slum area of each district through proportionate, purposive and snow-ball sampling techniques. All the respondents were selected randomly from each district slum area, 50% literate and 50% illiterate respondents comprising the total of 800 respondents.

**3.9.6 Stage 6:** The required data have been collected for each slum areas (given in the Table-12) with 50% coverage /representation (this percentage is flexible) with 15-20% sample size from both primary and secondary sources. For primary source, the data were collected through interview schedule relating to the impact of formal education from the two types of the respondents, 50% literate and 50% illiterate. Accordingly from selected slum areas of District have selected through proportionate, purposive sampling. From these slum areas 25% literate and illiterate respondents have been selected through purposive and snowball technique. The name of selected slum areas and sample size of each slum area were as following:

**Table-17. Selection of Number of Respondents according to purposive and snow ball techniques**

District Kohat	Name of Slum Area	Calculation	Sample
	Tapi	$140 \times 221 \div 2191 = 14.12$	14
	Maingan Colony	$140 \times 222 \div 2191 = 14.18$	14
	Main khel	$140 \times 201 \div 2191 = 12.84$	13
	Rehman Colony	$140 \times 215 \div 2191 = 13.73$	14
	College Colony	$140 \times 302 \div 2191 = 19.29$	19
	Chakarkot	$140 \times 112 \div 2191 = 7.15$	7
	Jarwand	$140 \times 300 \div 2191 = 19.16$	19
	Bahawalnagar	$140 \times 219 \div 2191 = 13.99$	14
	SoniKhel	$140 \times 199 \div 2191 = 12.71$	13
	Janpura	$140 \times 200 \div 2191 = 12.77$	13
	Total	140	
District Mardan	Name of Slum Area	Calculation	Sample
	Ahmad Abad	$253 \times 819 \div 3933 = 52.68$	53
	Jhongre	$253 \times 244 \div 3933 = 15.69$	16
	Bagh-e- Aram	$253 \times 444 \div 3933 = 28.56$	29
	Nehar Colony	$253 \times 337 \div 3933 = 21.67$	22
	BaghMuhalla	$253 \times 348 \div 3933 = 21.67$	22
	Station Korona	$253 \times 239 \div 3933 = 15.37$	15
	Gulshan Colony	$253 \times 363 \div 3933 = 23.35$	23
	Darwezyan	$253 \times 327 \div 3933 = 21.03$	21
	DhobyGhat	$253 \times 281 \div 3933 = 18.07$	18
	Khan colony	$253 \times 531 \div 3933 = 34.15$	34
	Total = 253		

District Chitral	Name of Slum Area	Calculation	Sample
	Arandu colony	$207 \times 373 \div 3225 = 23.94$	24
	Shishi	$207 \times 400 \div 3225 = 25.67$	26
	Shoghoor	$207 \times 401 \div 3225 = 25.73$	26
	Owir	$207 \times 319 \div 3225 = 20.47$	20
	Kosht	$207 \times 211 \div 3225 = 13.54$	13
	Terich	$207 \times 345 \div 3225 = 22.14$	22
	Laspur	$207 \times 287 \div 3225 = 18.42$	18
	Yarkhoon	$207 \times 321 \div 3225 = 20.60$	21
	Madak	$207 \times 233 \div 3225 = 14.95$	15
	Koht	$207 \times 335 \div 3225 = 21.50$	22
	Total = 207		
District Haripur	Name of Slum Area	Calculation	Sample
	Noor colony	$199 \times 388 \div 3100 = 24.90$	25
	MohallaDarwaish	$199 \times 344 \div 3100 = 22.08$	22
	MohallaSoka	$199 \times 289 \div 3100 = 18.55$	19
	MohallaSoha	$199 \times 298 \div 3100 = 19.12$	19
	MohallaQateelShifai	$199 \times 271 \div 3100 = 17.39$	17
	Raja Abad	$199 \times 312 \div 3100 = 20.02$	20
	MohallaTanki	$199 \times 301 \div 3100 = 19.32$	19
	Kala bat	$199 \times 227 \div 3100 = 14.57$	15
	Pandak	$199 \times 358 \div 3100 = 22.98$	23
	Hati	$199 \times 312 \div 3100 = 20.02$	20
	Total = 199		

#### **4.10. TOOL FOR DATA COLLECTION:**

The interview schedule was used as a tool for collecting primary data from the field. The interview schedule was mixed i.e. close ended (with a multiple preset responses) as well as open ended. To make the interview schedule more objective and purposive and understandable to the respondents, it was finalized after pre-testing.

#### **4.11. DATA COLLECTION:**

The primary data was collected from the respondents through interview schedule. The interview was used as a method of data collection. The direct interviews were conducted of the respondents through questioning answering session. Before the session, the respondents were briefed about the purpose of the study, its need and importance. For this purpose an interview schedule was developed according to the objective of the study. The total queries in interview schedule were 63.

#### **4.12 DATA ANALYSIS:**

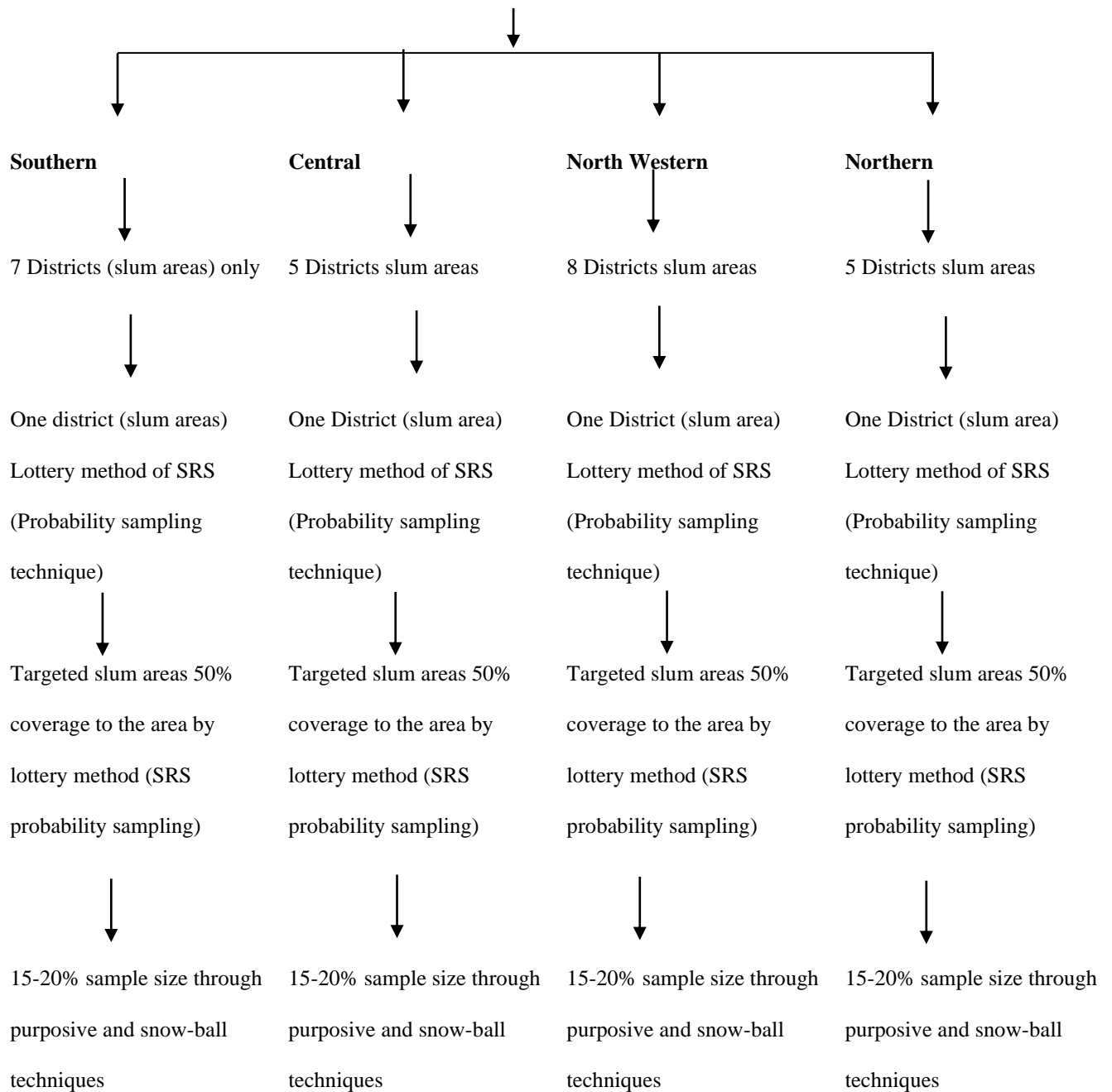
The primary data collected from the field was analyzed through SPSS (Statistical Package for Social Sciences) programme of computer. Data analysis was based on 50% literate and 50% illiterate respondents. To find out the comparative status of both respondents regarding their diet, monthly income, living standard, participation, views about education, socio-economic status and level of satisfaction regarding government education services etc.

#### **4.13. PRESENTATION OF FINDINGS AND RECOMMENDATION:**

The tabulated data was explained with standard statistical analysis with facts and figure. The research study findings were based on this analysis. With the systematic description of findings, the objective and hypotheses were tested and conclusion was modified with suggestion and recommendation of the research study.

**SAMPLING DESIGN**

**KHYBER PAKHTUNKHWA**



i. 
$$f = \frac{n}{N} \times 100$$

ii. 
$$n_h = \frac{n \times Nh}{N}$$

Flexible due to population size

Warwick & Linger Formulas

## **CHAPTER – 5**

### **TABULATION AND DATA ANALYSIS**

## **CHAPTER – 5**

### **TABULATION AND DATA ANALYSIS**

#### **INTRODUCTION:**

This chapter is comprised on tabulation work and data analysis of primary data collected from the field for this research study. Before giving the details of data analysis and tabulation work related to the objectives and hypotheses of the research study, details of general information regarding research respondents, i.e about their age group, background, monthly income, family system is given.

The respondents of the research study were 400 literate 50% and 400 illiterate 50%. To know about the impact of education on different variables, the whole data analysis was done on the basis of educational status in order to compare the literate respondents with illiterate respondents, their socio-economic status. i.e their occupation, monthly income, their movable and immovable property, diet, living standard, views etc.

**Table-18. Comparative status of monthly income of respondents**

Respondents	Income Categories						Chi-Sq Value	P.V alue
	Rs/5000,1 0000	Rs/10001,15 000	Rs/15001,2 0000	Rs/20001,250 00	Rs/25000 and above	Total		
<b>Literate</b>	132	25	50	58	135	400	217.72 1	.000
<b>Percentage</b>	33.0%	6.3%	12.5%	14.5%	33.8%	100.0%		
<b>Illiterate</b>	278	56	51	9	6	400		
<b>Percentage</b>	69.5%	14.0%	12.8%	2.3%	1.5%	100.0%		
<b>Total</b>	410	81	101	67	141	800		
<b>Percentage</b>	51.3%	10.1%	12.6%	8.4%	17.6%	100.0%		

**Explanation:**

Table-18 shows monthly income status of research respondents from all sources. The table shows that from overall 100% respondents: 51.3% respondents belonged to the income group of 5000-10000, 10.1% respondents belonged to the income group of 10001-15000, 12.6% respondents belonged to the income group of 15001-20000, 8.4% respondents belonged to the income group of 20001-25000 and 17.6% respondents belonged to the income group of 25000 and above with P-Value=.000.

Comparative analysis of literate and illiterate respondents income status the data shows that 33.0% literate respondents and 69.5% illiterate respondents were belonged to 5000-10000 income group, 6.3% literate and 14.0% illiterate respondents were belonged to 10001-15000 income group, 12.5% literate while 12.8% illiterate respondents were belonged to 15001-20000 income group, 14.5% literate and 2.3% illiterate respondents were belonged to 20001-25000 and 33.8% literate and 1.5% illiterate respondents were belonged to the income group of 25000+.

**Table-19. Comparative status of monthly income Vs level of education of respondents**

Level of education	Income Categories						Chi-Sq Value	P-Value
	Rs/5000,10000	Rs/10001,15000	Rs/15001,20000	Rs/20001,25000	Rs/25000 and above	Total		
<b>Primary</b>	24 85.7%	2 7.1%	1 3.6%	0	1 3.6%	28 100.0%	545.293	.000
<b>Matric</b>	100 87.0%	9 7.8%	3 2.6%	2 1.7%	1 .9%	115 100.0%		
<b>Intermediate</b>	4 10.3%	5 12.8%	25 64.1%	2 5.1%	3 7.7%	39 100.0%		
<b>Bachelor</b>	0	9 13.4%	14 20.9%	33 49.3%	11 16.4%	67 100.0%		
<b>Master</b>	1 1.0%	0	3 2.9%	14 13.6%	85 82.5%	103 100.0%		
<b>Professional Education</b>	3 6.3%	0	4 8.3%	7 14.6%	34 70.8%	48 100.0%		
<b>Total</b>	132 33.0%	25 6.3%	50 12.5%	58 14.5%	135 33.8%	400 100.0%		

**Explanation:**

**Table-19** presents the monthly income of research respondents and the level of educations of literate respondents. It also shows the comparative status of literate respondents level of education with monthly income with chi square test and value of significance.

The table shows that from overall 100% respondents: 33.0% respondents belonged to the income group of Rs5000-10000, 6.3% respondents belonged to the income group of Rs10001-15000, 12.5% respondents belonged to the income group of Rs15001-

20000, 14.5% respondents belonged to the income group of Rs20001-25000 and 33.8% respondents belonged to the income group of 25000 and above with P-Value=.000.

Comparative analysis of literate respondents with primary educational status the data shows that 85.7% respondents belonged to Rs5000-10000 income group, 7.1% respondents belonged to Rs10001-15000 income group, 3.6% respondents belonged to Rs15001-20000 income group, 0% respondents belonged to 20001-25000 and 3.6% respondents belonged to the income group of Rs25000and above. Similarly the data regarding respondents with matric educational status shows that 87.0% respondents belonged to Rs5000-10000 income group, 7.8% respondents belonged to Rs10001-15000 income group, 2.6% respondents belonged to 15001-20000 income group, 1.7% respondents belonged to Rs 20001-25000 and 0.9% respondents belonged to the income group of Rs 25000 and above. The data regarding respondents with intermediate educational status shows that 10.3% respondents belonged to 5000-10000 income group, 12.8% respondents belonged to 10001-15000 income group, 64.1% respondents belonged to 15001-20000 income group, 5.1% respondents belonged to Rs 20001-25000 and 7.7% respondents belonged to the income group of Rs25000and above. The data of respondents with bachelor educational status shows that 13.4% respondents belonged to Rs10001-15000 income group, 20.9% respondents belonged to Rs15001-20000 income group, 49.3% respondents belonged to 20001-25000 and 16.4% respondents belonged to the income group of Rs 25000 and above.

The data of respondents with master educational status shows that 1.0% respondents of them belonged to Rs 5000-10000 income group, 2.9% respondents belonged

toRs15001-20000 income group, 13.6% respondents belonged to Rs20001-25000 and 82.5% respondents belonged to the income group of Rs25000 and above.

Whereas the data of respondents with professional educational status shows that 6.3% respondents belonged to Rs5000-10000 income group, 8.3% respondents belonged to Rs15001-20000 income group, 14.6% respondents had Rs 20001-25000 and 70.8% had their monthly income Rs 25000 and above.

**Table -20. Comparative per capita income of the literate and illiterate respondents**

Income Categories Respondents	No of Literate Respondents	Total Monthly Income of Literate	Total no of dependents	No of Illiterate Respondents	Total monthly Income of Illiterate	Total No of Dependents
	Rs/5000- 10,000	132 33.0%	924000	449	278 69.5%	1946000
Rs/10.001- 15000	25 6.3%	300000	50	56 14.0%	672000	279
Rs/15001- 20000	50 12.5%	850000	100	51 12.8%	867000	210
Rs/20001- 25000	58 14.5%	1276000	116	9 2.3%	198000	113
Rs/25001 & Above	135 33.8%	3645000	270	6 1.5%	162000	78
Total	400 100.0%	6995000	985	400 100.0%	3845000	1985

Per capita income of literate respondents = Total monthly income ÷ Total No of

dependents Per capita income of literate respondents = 6995000 ÷ 985 = 7101.52

Per capita income of Literate Respondents = 7101.52

2 Per capita Income of illiterate Respondents = Total monthly income ÷ Total No of dependents. Per capita income of illiterate respondents =  $3845000 \div 1985 = 1937.03$

Per capita income of illiterate respondents = 1937.03.

**Explanation:**

**Table-20** shows the comparative status of per capita income of literate and illiterate respondents. The table shows that from overall 100% (400) literate respondents total monthly income in each income categories comprising the total of 6995000 with total number of dependents 985, while the illiterate respondents total monthly income was Rs 3845000 with total number of dependents 1985. Comparative analysis of the data of each income group and number of dependents of literate and illiterate respondent's shows that 33.0% literate respondents having total monthly income Rs 924000 and their numbers of dependents for this income were 449, while 69.5% illiterate respondents had total monthly income Rs 1946000 and their numbers of dependents for this income were 1305. In income category of Rs10001-15000, 6.3% literate respondents having total monthly income Rs300000 and their numbers of dependents for this income were 50, while 14.0% illiterate respondents having total monthly income Rs 672000 and their numbers of dependents for this income were 279.

In income category of Rs 15001-20000, 12.5% literate respondents having total monthly income Rs 850000 and their numbers of dependents for this income were 100, while 12.8% illiterate respondents having total monthly income was Rs 867000 and their numbers of dependents for this income were 210. In income category of Rs20001-25000, 86.8% literate respondents having total monthly income were Rs 1276000 and their numbers of dependents on this income were 116, while 2.3% illiterate respondents having total monthly income were Rs196000 and their numbers

of dependents were 113. In income category of 25001 and above, 33.8% literate respondents having total monthly income was Rs 3645000 and their numbers of dependents were 270, while 1.5% illiterate respondents were having total monthly income of Rs 162000 and their numbers of dependents were 78.

**Table -21. Marital Status and Number of children of the Married Respondents**

Education Status	Marital Status					No of Children		
	No of Respondents	Single	Married	Chi-Sq Value	P-Value	From 1 to 3	4 to 7	8 to 10
Literate	400	183	217	70.925	.000	125	90	2
%	50.0%	45.8%	54.3%			57.6%	41.5%	.9%
Illiterate	400	72	328			141	152	35
%	50.0%	18.0%	82.0%			43.0%	46.3%	10.7%
Total	800	255	545			-	-	-
%	100.0%	31.9%	68.1%			-	-	-

**Explanation:**

**Table-21** shows the marital status and number of children figures of literate and illiterate respondents. Regarding the marital status, 31.9% (with P-Value=.000) research respondents were single and 68.1% respondents were married.

Regarding the comparative status of literate and illiterate respondents the data shows that 45.8%literate respondents were unmarried and 54.3%respondents were married.

The table further shows the number of children of married respondent in this respect

the literate respondents were 57.6% having children from 1 to 3; 41.5% respondents were having children from 4 to 7 and .9% respondents were having children from 8 to 10. While among the illiterate respondents 18.0% respondents were single or unmarried and 82.0% respondents were married. Among them 43% illiterate had children from 1 to 3, 46.3% respondents from 4 to 7 while 10.7% respondents were having children from 8 to 10.

**Table - 22. Giving respondents views about importance of education.**

Education Status	No of Respondents	Views about education as the fulcrum of future development			
		Yes	No	Chi Sq Value	P Value
Literate	400	270	130	25.274	.000
Percentage	50.0%	67.5%	32.5%		
Illiterate	400	200	200		
Percentage	50.0%	50%	50%		
Total	800	470	330		
Percentage	100.0%	58.8	41.3		

**Explanation:**

**Table-22** presents the views of research respondent's about importance of education as a fulcrum of future development. It also shows the comparative views of the literate and illiterate respondents with chi square value of significance.

The overall analysis of data of literate and illiterate respondents shows that out of 100% respondents 58.8% (with P-Value=.000) agreed that, education is a fulcrum of future development while 41.3% research respondents responded negatively..

The comparative analysis of data of the research respondents in each sub-division shows that 67.5% literate respondents were of the view that education is the fulcrum of future development, while 32.5% literate respondents denied the response. In this connection the views of illiterate respondents were 50%, who accept that education as the fulcrum of future development while 50% respondents responded negatively.

**Table -23. Showing educational status wise views of the respondents about importance of education on gender basis.**

Education Status	No of Respondents	Importance of education					Reasons for negative response				
		Male	Female	Both	Chi-Sq Value	P-value	A	b	c	Chi-Sq Value	P-value
Literate	400	29	25	262	34.247	.000	48	24	13	27.949	.000
Percentage	50.0%	9.2%	7.9%	82.9%			56.5%	28.2%	15.3%		
Illiterate	400	52	12	209			100	16	11		
Percentage	50.0%	19.0%	4.4%	76.6%			78.7%	12.6%	8.7%		
Total	800	81	37	471			148	40	24		
Percentage	100.0%	13.8%	6.3%	80.0%			69.8%	18cc.9%	11.3%		

**Denotation:**

- a. We cannot afford due to poverty
- b. Education is a lifelong process and we cannot afford it.
- c. Many educated people are jobless

**Explanation:**

**Table-23** presents the research respondents views about importance of education comprising on factors of male and female or both and the reasons of disfavor of

importance of education of the research respondents with chi square value of significance.

The overall table analysis shows that out of 100% (with P-Value=.000) research respondents total 13.8% respondents were of the view that education is important for males, 6.2% of the total attributed female education while 80.4% respondents told that education is important for both sexes. The table further shows the reasons of 69.9% respondents who responded negatively about importance of education. In this connection 69.8% respondents told that they cannot afford education due to poverty, 18.9% respondents were of the view that, education is a life- long process and they cannot afford it, while 11.3% respondents told that education is not important because many educated lots are jobless.

Regarding the comparative analysis of literate and illiterate respondents, views 9.2% literate respondents regarded education important for males, 7.9% respondents for females and 82.9% attributed the importance of education for both sexes. The table further indicates the reasons due to which education has no importance for them. In this connection 56.5% respondents were of the view that they cannot afford education due to poverty, 28.2% respondents told that education is a lifelong process and they cannot afford it and 15.3% were of the view that many educated people are jobless. In this regard among the illiterate respondents 19.0% respondents were of the view that education is important for males, 4.4% respondents told that education is important for females and 76.6% respondents were of the view that education is important for both sexes. The table further indicates the reasons due to which education has no importance for them. Out of which 78.7% respondents told that due to poverty they cannot afford education, 12.6% respondents were of the view that education is a life -

long process and they cannot afford it and 8.7% respondents hold that many educated individuals are jobless.

**Table -24. Views about importance of education for poverty Alleviation**

Education Status	No of Respondents	Importance of education for poverty alleviation				Reasons for positive views				Reason for negative views				
		Yes	No	Chi-Sq Value	P-Value	Getting Job	Getting Knowledge and skill	Chi-Sq Value	P-Value	a	b	c	Chi-Sq Value	P-Value
Literate	400	311	89	30.938	.000	141	170	189.089	.000	24	17	8	23.458	.000
Percentage	50.0%	71.8%	22.3%			45.3%	54.7%			49.0%	34.7%	16.3%		
Illiterate	400	239	161			239	0			109	12	40		
Percentage	50.0%	59.8%	40.3%			100%	0%			67.7%	7.5%	24.8%		
Total	800	549	251			336	170			133	29	48		
Percentage	100.0%	68.6%	31.4%			69.1%	30.9%			63.3%	13.8%	22.9%		

**Denotation:**

- a. The education sector is not recognized to be as important as other.
- b. Lack of high level policy making.
- c. Insufficient emphasis on technical and vocational education.

**Explanation:**

**Table- 24** shows the respondents views regarding the importance of education for poverty alleviation and further probing into education output in shape of knowledge and skills development as well as reasons for negative views, with chi square test of significance.

The overall table analysis shows that 68.6% respondents (with P-Value=.000) were of the view that education can alleviates poverty while 31.4% respondents told that education cannot alleviate poverty. The table further shows the reasons for importance of education in shape of getting job and knowledge and skills, 69.1% respondents (with P-Value=.000) were of the view that education is important through getting job

while 30.9% respondents were of the view that education is important through getting knowledge and skills. The table further shows the reasons for disfavor, in this connection 63.3% (with P-Value=.000) respondents revealed that, the education sector is not recognized to be important as others, 13.8% respondents were of the view that, lack of high level policy making is one of the factors responsible thereof and 22.9% respondents held the view that insufficient emphasis is given to technical and vocational education.

Comparative analysis of the literate and illiterate research respondents shows that according to 71.8% literate respondent's education can alleviate poverty while 22.3% respondents told that education cannot alleviate poverty. The table further shows that 45.3% respondents were of the view that through education one can get a job and 54.7% respondents were of the view that through education one can get knowledge and skill. Out of 22.3% literate respondents who denied the importance of education attributed their response to different factors among them 49.0% respondents said that education sector is not consider as important as other sectors, 34.7% respondents were of the view that lack of high level policy is responsible for this, and 16.3% respondents held the view that insufficient emphasis is given to technical and vocational education. Among the illiterate respondents 59.8% were of the view that education can alleviate poverty while 40.3% respondents were of the view that education cannot alleviate poverty. All the 100% respondents who favored education were of the view that education is important for getting job. Among these who rejected the importance of education 67.7% respondents were revealed that the education sector is not recognized as important as others, 7.5% respondents were of the view that, lack of high level policy making is responsible, and 24.8% respondent reveled that insufficient emphasis is given to technical and vocational education.

**Table-25. Showing respondents views about the socio-economic status of literate and illiterate persons.**

Education Status	No of Respondents	Views about improvement of status				Nature of improvements					
		Yes	No	Chi-Sq value	P-Value	a	b	c	d	Chi-Sq Value	P-value
Literate	400	300	100	31.950	.000	55	110	7	128	76.300	.000
Percentage	50.0%	75.0%	25.0%			18.3%	36.7%	2.3%	42.7%		
Illiterate	400	223	177			43	133	24	23		
Percentage	50.0%	55.8%	44.3%			19.3%	59.6%	10.8%	10.3%		
Total	800	523	277			98	243	31	151		
Percentage	100.0%	65.4%	34.6%			18.7%	46.5%	5.9%	28.9%		

**Denotation:**

- a. Social
- b. Economic.
- c. Psychological.
- d. All of the above

**Explanation:**

**Table-25** presents the views of research respondents whether education can improve the socio-economic status of individuals or not and specifically what aspect whether social, economic, psychological or all of these. It also shows the comparative view of literate and illiterate with chi square value of significance.

The overall table analysis shows that 65.4% respondents (with P-Value=.000) were of the view that education can improve socio-economic status of individuals while 34.6% respondents were of the view that education cannot improve the socio-economic status of individuals. The table further categorized the positive accepted response of the research respondents into different aspects of life. In this connection, 18.7% (with P-Value=.000) respondents were of the view that due to education the

individual social aspect of life improves, 46.5% respondents were of the view that economic aspect of life improves, 5.9% respondents held the views that psychological aspects of life improve and 28.9% respondents were of the view that all aspects of life improve.

The comparative analysis of the respondents educational status wise, (50% respondents in each subdivision) to analyzed their views that education can improve socio-economic status of individuals, the data shows that 75.0% literate respondents told that education can improve the socio-economic status of individual while 25.0% respondents were of the view that education cannot improve the socio-economic status of individual. The table further shows that according to 18.3% respondents, due to education the individual social life improves, 36.7% respondents attributed it to economic aspect of life, 2.3% respondents revealed that psychological and 42.7% respondents told that all aspect of life improve. In this connection 55.8% illiterate respondents told that education improves the socio-economic status of individual, 44.3% respondents rejected the response therefore, out of 223, 19.3% respondents were of the view that due to education the individuals social aspect of life improves, 59.6% respondents were of the view that due to education the individual economic aspect of life improves, 10.8% respondents told about improvement of psychological aspect of life and 10.3% respondents held the view that all aspects of life improves.

**Table – 26. Views of Respondents about social benefits of education**

Education Status	No of Respondents	Views about the social benefits of education				Types/ Nature of benefits.				
		Yes	No	Chi-Sq Value	P-Value	Social Status(in family, society)	Awareness	Both	Chi-Sq value	P-Value
Literate	400	362	38	25.961	.000	198	141	23	109.521	.000
Percentage	50%	90.5%	9.5%			54.7%	39.0%	6.4%		
Illiterate	400	309	91			224	62	23		
Percentage	50%	77.3%	22.8%			72.5%	20.1%	7.4%		
Total	800	671	129			422	203	46		
Percentage	100%	83.9%	16.1%			62.9%	30.3%	6.9%		

**Explanation:**

**Table-26** This table indicates the views of research respondents regarding the social benefits of education and their types with chi square value of significance.

The overall analysis of tables shows that 83.9% (with P-Value=.000) respondents were of the view that they can elaborate the social benefits of education while 16.1% respondents were of the view that they cannot elaborate the social benefits of education, the respondents who elaborated the social benefits of education 62.9% (with P-Value=.000) respondents were of the view that due to education the social status of individual in the family and society enhances, 30.3% respondents in this regard held the view that the benefits of education are in the shape of awareness while 6.9% respondents attributed both types of benefits .i.e. enhancement of status in the family and community and also creation of awareness in this connection.

Comparative analysis of the literate and illiterate respondents regarding the social benefits of education shows that 90.5%literate respondents were of the view that education has social benefits for the individual. Out of which 54.5% respondents specified that due to education the social status enhances in family and society, 39.0%

respondents were of the view that education promotes awareness and 6.4% respondents told that both types of benefits accrue to the individual while 9.5% respondents denied the response thereof. In this connection among the illiterate respondents 77.3% were of the view that education have had social benefits for the individual at large, among them 72.5% respondents were of the view that education results in the shape of enhancement of social status in the family and society, 20.1% respondents were of the view that education promotes awareness while 7.4% respondents responded in favor of both types of benefits.

**Table – 27. Views of Respondents about the Economic Benefits of Education**

Education Status	No of Respondents	Views regarding economic benefits of education				Types of benefits				
		Yes	No	Chi-Sq Value	P-Value	Getting a job	Can run his business	Can handle the family affair without any worries	Chi-Sq value	P-Value
Literate	400	329	71	4.378	.036	211	31	87	61.310	.000
Percentage	50%	82.3%	17.8%			64.1%	9.4%	26.4%		
Illiterate	400	305	95			261	32	12		
Percentage	50%	76.3%	23.8%			85.6%	10.5%	3.9%		
Total	800	634	166			472	63	99		
Percentage	100%	79.3%	20.8%			74.4%	9.9%	15.6%		

**Explanation:**

**Table-27** presents the views of research respondents regarding the economic benefits of education. The table also shows respondents views regarding different types of economic benefits of education with chi square value of significance.

The analysis shows that 79.3% respondents (with P-Value=.000) were of the view that they can elaborate the economic benefits of education while 20.8% respondents were of the view that they cannot elaborate the economic benefits of education, the respondents who elaborated the economic benefits of education among them 74.1%

(with P-Value=.000) respondents were of the view that education attainments results in getting job, 9.9% respondents in this regard held the view that education enhanced capacity of individual to run his business, while 15.6% respondents were of the view that education developed the understanding of an individual to handle the family affairs without any fears.

The comparative analysis of the data about the literate and illiterate respondents shows that 82.3% literate respondents were of the view that education has had economic benefits for the individual. Among them 64.1% respondents specified that education attainment results in getting jobs, 9.4% respondents were of the view that education enhances capacity of an individual to run his business, 26.4% respondents told that education develops the understanding of an individual to handle the family affairs, while 17.8% respondents denied the response. Among the illiterate respondents 76.3% were of the view that education had economic benefits for the individual at large, among them 85.5% respondents were of the view that education results in getting the job, 10.5% respondents were of the view that education enhances capacity of an individual to run his business, and 15.6% respondents were of the view that education develops understanding of an individual to handle the family affairs.

**Table -28. Views about the most important factors which accelerate poverty**

Education Status	No of Respondents	Respondents view about various factors responsible				
		Bad governance	Illiteracy	Population growth	Chi-Sq Value	P- value
Literate	400	100	205	95	17.919	.000
Percentage	50.0%	25.0%	51.3%	23.8%		
Illiterate	400	102	216	82		
Percentage	50.0%	25.5%	53.5%	21.0%		
Total	800	202	419	179		
Percentage	100.0%	25.3%	52.4%	22.4%		

**Explanation:**

**Table-28** presents the views of research respondents regarding various factors which accelerates the ratio of poverty. The table also shows the comparative analysis of literate and illiterate respondents with fact and figures and statistical test result.

The table shows that from overall 100% respondents, 25.3% respondents (with P-Value=.000) were of the view that the ratio of poverty increased due to bad governance, 52.4% respondents regard illiteracy as a major factor due to which the ratio of poverty increased and 22.4% respondents revealed that population growth is a contributing factor in the acceleration of poverty ratio.

The comparative analysis of literate and illiterate respondents 25.0% literate respondents were of the view that due to bad governance the ratio of poverty increased, 51.3% respondents in this regard attributed illiteracy and 23.8% respondents regarded population growth responsible for increasing poverty. Among the illiterate respondents in this regard 25.5% respondents revealed that bad

governance accelerates the ratio of poverty, 53.5% respondents regarded illiteracy while 21.0% respondents said that the ratio of poverty increased due to population growth.

**Table – 29. Respondents views whether high literacy rate has the potential to combat poverty or not**

Education Status	No of Respondents	Views			
		High Literacy can combat poverty	Cannot Combat poverty	Chi-Sq Value	P- Value
Literate	400	371	69	26.761	.000
Percentage	50%	82.8%	17.3%		
Illiterate	400	321	79		
Percentage	50%	80.3%	19.8%		
Total	800	652	148		
Percentage	100%	81.5%	18.5%		

**Explanation:**

**Table- 29** presents the views of literate and illiterate research respondents whether high literacy rate has the potential to combat poverty or not with chi square value of significance.

The overall table analysis shows that 90.1% respondents (with P-Value=.000), were of the view that high literacy rate has the potential to combat poverty while 9.9% respondents denied the statement.

Regarding the comparative analysis of literate and illiterate respondents the primary data of the shows that 82.8%literate respondents were of the view that high literacy rate has the potential to combat poverty and 17.3% respondents responded negatively. Whereas 80.3%respondents were of the view that high literacy rate has the potential to combat poverty while 19.8% respondents told that high literacy rate cannot combat poverty.

**Table-30. Showing respondents views about sending their children to government education institution.**

Education Status	No. of Respondents	Response				Reason			
		Yes	No	Chi-Sq Value	P-Value	a	b	c	D
Literate	400	164	236	62.196	.000	138	47	51	
Percentage	50%	41.0%	59.0%			58.5%	19.9%	21.6%	
Illiterate	400	275	125			50	50	25	
Percentage	50%	68.8%	31.3%			40.0%	40.0%	20.0%	
Total	800	439	361			188	97	76	
Percentage	100%	54.9%	45.1%			52.1%	26.9%	21.1%	

**Denotation:**

- a. Government institution has no proper facilities.
- b. Low curriculum standard.
- c. Low teacher professionalism.
- d. No views.

**Explanation:**

**Table-30** presents the research respondents view regarding sending their children to government educational institution and the reason of their dissatisfaction from government educational institutions.

The table analysis shows that 54.9% respondents (with P-Value=.000) respondents were of the view that they were satisfied regarding sending their children to government educational institutions while 45.1% respondents told that they were not satisfied about sending their children to government educational institutions.

Regarding the reasons of dissatisfaction the 52.1% respondents said that government educational institutions have no proper facilities, 26.9% respondents said that low teacher professionalism and 21.1% respondents said that low curriculum standard are the reasons for not sending their children to government educational institutions.

Regarding the comparative analysis of the views of literate and illiterate respondents about sending their children to government educational institutions shows that 41.0% literate respondents told that they were satisfied with sending their child to government institutions, while 59.0% respondents were of the view that they were not satisfied from government institution. In this regard the data shows that 58.5% respondents were dissatisfied because the government institutions have no proper facilities, 19.9% respondents were dissatisfied because the government institutions have low teachers professionalism and 21.6% respondents have given reason of low curriculum standard.

Among the illiterate respondents 44% respondents were satisfied regarding sending their children to government educational institutions, while 55.3% illiterate respondents were not satisfied. Regarding their reasons for dissatisfaction 85.8% respondents said that the government educational institutions had no proper facilities and 22.2% respondents were dissatisfied due to curriculum standard and 23.1% respondents due to low teacher professionalism.

**Table-31. Showing respondents views about community participation in educational interventions for educational development.**

Education Status	No of Respondents	Views				Knowledge about government intervention				Total
		Yes	No	Chi-Sq Value	P-Value	Yes	No	Chi-Sq Value	P-Value	
Literate	400	383	17	22.039	.000	292	108	21.844	.000	400
Percentage	50%	95.8%	4.3%			73.0%	27.0%			50%
Illiterate	400	345	55			229	171			400
Percentage	50%	86.3%	13.8%			57.3%	42.8%			50%
Total	800	728	72			521	279			800
Percentage	100%	91.0%	9.8%			65.1%	34.9%			100%

**Explanation:**

**Table-31** presents the views of research respondents regarding importance of community participation in any educational intervention for educational development. It also shows their awareness about government interventions in educational sector in the target areas.

The table shows that out of the 100% respondents, 91.0% (with P-Value=.000), respondents were of the view that the community participation is most important and necessary in any educational intervention for educational development. Among them 9.0% respondents were of the view that community participation is not necessary in this regard. About their awareness regarding government interventions in educational sector 65.1% (with P-Value=.000) respondents were of the view that they had knowledge about any government intervention in educational sector, while 34.9%

respondents were of the view that they had no knowledge about government intervention in education sector in their areas.

The comparative analysis of the literate and illiterate respondent the data that 95.8% (with P-Value=.000) literate respondents were of the view that community participation is necessary in any government intervention in educational sector in their areas while 4.3% respondents were of the view that community participation is not necessary. In this regard 73.0% literate respondents were of the view that they had knowledge about government intervention for the participation of people and 27.0% respondent held the view that there was no government intervention in education sector in their area. The data of illiterate respondents in this regard shows that 86.3% illiterate respondents were in favor of community participation in any educational intervention, while 13.8% respondents rejected the statement regarding the government intervention 57.3% illiterate respondents were of the view that, they had knowledge about government interventions in educational sector for educational development while 42.8% respondents denied any intervention.

**Table-32. Respondents views about main causes of failure of educational programme.**

Education Status	No of Respondents	Views about failure of education programme				
		a	b	c	Chi_Sq Value	P-Value
Literate	400	184	138	78	38.588	.000
Percentage	50%	46.0%	34.5%	19.5%		
Illiterate	400	240	123	37		
Percentage	50%	60.0%	30.8%	9.3%		
Total	800	424	261	115		
Percentage	100%	53.0%	32.6%	14.4%		

**Denotation:**

- a. Lack of government interest.
- b. Lack of community interest.
- c. Improper utilization of funds.

**Explanation:**

**Table–32** presents respondents’ views regarding the main causes of failure of educational programme. It also shows respondents views regarding different factors contributing to the failure of educational programme.

The table shows that out of all 100% respondents, 53.0% respondents were of the view that lack of government interest is one of the causes of failure of educational programmes, 32.6% respondents revealed that lack of community interest is the cause of failure of educational programmes and 14.4% respondents were of the view that

improper utilization of funds are the main causes of failure of educational programmes.

The comparative analysis of data of literate and illiterate respondents regarding the main causes of failure of educational programme shows that, 46.0% literate respondents were of the view that lack of government interest is the major cause of failure of educational programme, 34.5% respondents revealed that failure of educational programme is due to lack of community interest and 19.5% respondent said that improper utilization of funds is the cause of failure of educational programme. Among the illiterate respondents in this regard 60.0% illiterate respondents said that lack of government interest is the cause of failure of educational programme, 30.8% respondents said that lack of community interest is the main cause of failure of educational programme while 9.3% respondents were of the view that improper utilization of educational funds is the causes of failure of educational programmes with P-Value=.000.

**Table -33. Showing respondents views about the role of education in poverty alleviation**

Education Status	No of Respondents	Views of respondents about role of education				Chi-Sq Value
		a	b	c	d	
Literate	400	105	73	138	84	87.920
Percentage	50%	26.3%	18.3%	34.5%	21.0%	
Illiterate	400	161	64	129	46	
Percentage	50%	40.3%	16.0%	32.3%	11.5%	
Total	800	266	137	267	130	
Percentage	100%	33.3%	17.1%	33.4%	16.3%	

**Denotation:**

- a. Education provides opportunities for capacity building of individuals and proper utilization of their potentials.
- b. Getting knowledge and skill.
- c. Job provision
- d. Improvement of economic status and alleviation of poverty.

**Explanation:**

**Table –33**, presents views of research respondents regarding the role of education in alleviation of poverty. It also shows the respondents views regarding the role of education in the alleviation of poverty and gives a significant value for chi square and P-Value.000.

The table shows that from overall 100% respondents 33.3% respondents were of the view that education provides different opportunities of capacity building for human beings and utilization of their potentials, which results in the alleviation of poverty, 17.1% respondents reported that through education they get knowledge and skill which alleviates poverty, 33.4% respondents were of the view that education can play a vital role in the alleviation of poverty in the shape of job provision and 16.3% respondents held the view that through acquiring education the economic status improves by getting good jobs, increasing earnings and alleviating poverty.

Regarding the role of education the comparative analysis of data of literate and illiterate respondents shows that, 26.3% literate respondents reported in favor of provision of different opportunities of capacity building and utilization of potentials, which results in the alleviation of poverty, 18.3% respondents held the view that through education attainment knowledge and skill is developed to alleviate poverty, 34.5% respondents were of the view that education can play a vital role in the alleviation of poverty in the shape of job provision and 21.0% respondents were of the view that education improves economic status and alleviates poverty.

The illiterate respondents in this regard 40.3% respondents told that education provides different opportunities of capacity building of individual and utilization of their potential, which results in the alleviation of poverty. 16.0% respondents, told that through education attainment knowledge and skills develops to end poverty.

32.3% respondents were of the view that education can play a vital role in the alleviation of poverty in the shape of job provision and 11.5% respondents were of the opinion that with education they can get good job, increase their earnings and can definitely alleviate poverty.

**Table -34. Suggestion of respondents for poverty alleviation?**

Education Status	No of Respondents	Views of respondents for poverty Alleviation						
		a	B	c	D	e	Chi-Sq Value	P-Value
Literate	400	169	117	60	22	33	115.937	.000
Percentage	50%	42.1%	29.2%	15.0%	5.5%	8.2%		
Illiterate	400	199	23	150	6	22		
Percentage	50%	49.9%	5.8%	37.6%	1.5%	5.5%		
Total	800	367	140	210	28	55		
Percentage	100%	45.9%	17.5%	26.3%	3.5%	6.9%		

**Denotation:**

- a. Free compulsory secondary Education.
- b. Good Governance.
- c. Employment generation.
- d. Skilled Manpower.
- e. Control population growth.

**Explanation:**

**Table –34** presents the overall data analysis and then the comparative data analysis of literate and illiterate research respondents regarding their suggestions for poverty alleviation and the chi square value of significance and P-Value comparatively of literate and illiterate.

The above table shows that from overall 100% respondents, 45.9% respondents have suggested that provision of free compulsory secondary education can help to get out of the poverty trap, 17.5% respondents about good governance, 26.3% respondents have about employment generation for poverty alleviation, 3.5% respondents for skilled manpower, 7.6% respondents suggested control of population growth for alleviation of poverty with P-Value=.000.. The comparative analysis of data for literate and illiterate respondents shows that 42.1% literate respondents suggested provision of free compulsory secondary education for alleviation of poverty by the government, 29.2% respondents were of the view that good governance can be proved fruitful to end poverty, 19.8% respondents have given suggestions regarding employment generation for poverty alleviation, 11.0% respondents were of the view that skilled manpower would kill poverty.

8.2% respondents suggested control of population growth as best therapy against poverty. Among the illiterate respondents 49.9% respondents suggested that free compulsory secondary education would provide a strong base for development and hence would result in the alleviation of poverty. 5.8% respondents suggested good governance for poverty alleviation, 37.6% respondents suggested employment generation for poverty alleviation whereas 1.5% respondents suggested control of population growth for poverty alleviation

**Table -35. Impact of Educational Status on Poverty Alleviation.**

S. No	Indicators	Factors	Education Status		Chi Sq Value	P. Value
			Literate	Illiterate		
1	Occupation	Government Servant	121 30.3%	0 -	435.172 <sup>a</sup>	.000
		Semi Government	66 16.5%	18 4.5%		
		Private	94 23.5%	123 30.9%		
		Farmer/Tenant /Daily Wager	18 4.5%	225 56.5%		
		Retired	4 1.0%	0 -		
		Land Lord	2 .5%	0 -		
		Jobeless	86 21.5%	0 -		
		Business	9 2.3%	34 8.5%		
		Total	400 50%	400 50%		
		Grand total	800 100%			
2	Monthly Income	5000, 10000	132 33.0%	278 69.6%	217.721 <sup>a</sup>	.000
		10001, 15000	25 6.3%	56 14.0%		
		15001, 20000	50 12.5%	51 12.8%		
		20001, 25000	58 14.5%	9 2.3%		
		25001 and above	135 33.8%	6 1.5%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			
3	House Condition	Kacha ( made of mud)	127 31.8%	301 75.3%	152.125	.000
		Pucca ( made of concrete)	273 68.3%	99 24.8%		
		Total	400 50%	400 50%		
		Grand total	800 100%			

4	Owning of the house		Own House	347 43.4%	141 17.6%	242.134	.000
			Rented	46 5.8%	111 13.9		
			Provide by master with no rent	7 .9	148 18.5%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			
5	Possession of Property		Yes	326 81.5%	130 32.5%	195.920	.000
			No	74 18.5%	270 67.5%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			
6	Type of Property		House	250 72.0%	70 49.6%	22.286	.000
			Land	-	-		
			Vehicle	97 28.0%	71 50.4%		
			Total	347 50%	141 50%		
			Grand Total	800 100%			
7	Diet		Full Time	373 93.3%	122 30.6%	333.835	.000
			Skipped	27 6.8%	278 69.5%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			
8	Type of Diet	Beef	Not Available	146 36.5%	320 80.0%	221.785	.000
			Daily	192 48.0%	14 3.5%		
			Weekly	42 10.5%	35 8.8%		
			Monthly	20 5.0%	31 7.8%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			

		Mutton	Not Available	165 41.3%	351 87.8%	222.470	.000
			Daily	193 48.3%	14 3.5%		
			Weekly	42 10.5%	35 8.8%		
			Monthly	50 12.5%	26 6.5%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			
		Chicken	Not Available	139 34.8%	303 75.8%	213.602	.000
			Daily	191 47.8%	15 3.8%		
			Weekly	20 5.0%	31 7.8%		
			Monthly	50 12.5%	51 12.8%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			
		Fish	Not Available	166 41.5%	360 90.0%	232.065	.000
			Daily	134 33.5%	5 1.3%		
			Weekly	28 7.0%	0 .0%		
			Monthly	72 18.0%	35 8.8%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			
Vegetable	Not Available	88 22.0%	275 68.8%	202.159	.000		
	Daily	245 61.3%	66 16.5%				
	Weekly	62 15.5%	58 14.5%				
	Monthly	5 1.3%	1 .3%				
	Total	400 50%	400 50%				
	Grand Total	800 100%					

		Pulses	Not Available	14 3.5%	211 57.8%	279.401	.000
			Daily	322 80.5%	118 29.5%		
			Weekly	46 11.5%	30 7.5%		
			Monthly	18 4.5%	41 10.3%		
			Total	400 50%	400 50%		
			Grand Total	800 100%			
9	Affordability of medicines, specialist doctor and Hospitalization	Medicines	Yes	318 79.5%	102 25.5%	233.865	.000
			No	82 20.5%	298 74.5%		
			Total	400 50%	400 50%		
			Grand total	800 100%			
		Specialist doctor	Yes	268 67.0%	122 30.0%	106.647	.000
			No	132 33.0%	278 69.5%		
			Total	400 50%	400 50%		
			Grand total	800 100%			
		Hospitalization	Can Afford	268 67.0%	124 31.0%	103.721	.000
			Cannot Afford	132 33.0%	276 69.0%		
			Total	400 50%	400 50%		
			Grand total	800 100%			

**Explanation:**

**Indicator-1** presents the research respondents occupations regarding Government servant, semi government servant, private servant, farmer/ daily wager, businessmen, landlord, or jobless and retired. It also shows the comparative status occupation wise of the literate and illiterate respondent.

The comparative analysis of the literate and illiterate respondents of 50% in each sub division the data shows that 30.3% literate respondents were government servant 16.5% were semi government 23.5% were private servants 4.5% were farmers 2.3%

were businessmen 21.5% respondents were jobless .5% were landlords and 1.0% respondents were retired. Similarly 4.5% illiterate respondents had semi government jobs, 30.9% were private servants 56.5% were daily wagers 8.5% were businessmen.

The table analysis shows that there is a clear difference with comparison to significance  $P\text{-Value}=0$  in the occupation of the literate and illiterate respondents. The literate respondents were significant majority having government jobs while majority of the illiterate respondents were dependent doing farming and earning on daily basis.

**Indicator-2** presents the comparative status of monthly income from all sources of the literate and illiterate research respondents with chi square value of significance.

The Comparative analysis of the data of income status of the literate and illiterate respondents shows that 33.0% literate respondents and 69.6% illiterate respondents belonged to Rs5000-10000 income group, 6.3% literate and 14.0% illiterate respondents belonged to Rs10001-15000 income group, 12.5% literate while 12.8% illiterate respondents were belonged to 15001-20000 income group, 14.5% literate and 2.3% illiterate respondents belonged to Rs20001-25000 and 33.8% literate and 1.5% illiterate respondents belonged to the income group of Rs25000+. The overall table analysis with  $P\text{-Value}=.000$  shows that literate respondents were in significant majority in high income groups than that of illiterate respondents which strengthen their status to combat poverty.

**Indicator-3** presents the research respondents, living standard regarding house condition (made of concrete or mud). It also shows the comparative status of house condition of the literate and illiterate respondents with chi square Value of significance.

The comparative analysis of data of the literate and illiterate respondents shows that 31.8% literate respondents were living in kacha houses and 68.3% respondents were

living in pucca houses while 75.3% illiterate respondents whose house condition was kacha and 24.8% illiterate respondents house condition was pucca.

The overall table analysis with P-Value=.000 shows that there is a clear difference in the living condition of the literate and illiterate respondents. Majority of the literate respondents were living in pucca houses while majority of the illiterate respondents were living in kacha houses.

**Indicator-4** presents the status of owning of house of research respondents comprised on factors of own house, rented and provide by master with no rent, with chi square value of significance.

Comparative analysis of the data of literate and illiterate respondents reveals that 43.4% literate respondent were living in their own houses, 5.8% respondents were living in rented houses and .9% research respondents were living in houses provided by master with no rent while illiterate respondents in this regard were 17.6% living in their own houses, 13.9% research respondents were living in rented houses and 18.5% research respondents were living in house provided by their masters with no rent.

The overall table analysis shows that in factors of owning of house, majority of the literate respondents had their own houses with P-Value=.000, while majority of the illiterate research respondents were in rented houses provided by their masters with no rent.

**Indicator-5** presents the research respondents status on possession of property and the comparison of literate and illiterate respondents with chi square value of significance.

The comparative analysis of literate and illiterate respondents 50% in each sub-division the table shows that 81.5% literate respondents were found owner of property while 18.5% literate respondents did not have any property possession. While 32.5%

illiterate respondents in owned property and 67.5% respondents did not have property possession.

The overall table analysis revealed that the majority of literate respondents were having significant position with P-Value=.000 regarding possession of property than those of illiterate respondents.

**Indicator-6** presents the status of research respondents on type of property comprising of factors of house, land and vehicle with chi square value of significance. Comparative analysis of literate and illiterate respondents 50% in each sub-division the data shows that 72.0% literate respondents owned houses, and, 28.0% were owner of vehicles. While 49.6% of the illiterate respondents in this regard owned houses and 50.4% respondents were owners of vehicles.

The overall table analysis revealed that the literate respondents were in significant majority in ownership of houses and vehicles in comparison with illiterate respondents with P-Value=.000 in ownership of type of property.

**Indicator-7** presents the research respondents availability of diet comprising on factors of full time and skipped. It also shows the comparative analysis of the literate and illiterate respondents with chi square value of significance.

The comparative analysis of the literate and illiterate research respondents 50% in each sub-division, regarding their diet consumption/food intake data reveals that 93.3% literate respondents had full time diet, 6.8% respondents had skipped diet. In this connection 30.6% illiterate respondents had full time diet while 69.5% respondents had skipped diet. The overall analysis of table shows that the literate respondents were in significant majority in availability of diet with P-Value=.000 than that of illiterate respondents.

**Indicator-8** presents the respondents consumption/food intake of type of diet of literate and illiterate respondents comprising of different food items with factors of not available, daily, weekly and monthly wise availability. It also shows the comparative analysis of both types of respondents with chi square value of significance.

The above table shows comparative figures of literate and illiterate respondents of different food items in their diet. In this regard literate respondents were 36.5% who did not have availability of beef in their diet, 48.0% respondents had daily diet of beef, 10.5% used on weekly basis and 5.0% on monthly basis had beef diet in their menu. The detail of illiterate respondents of their diet of beef, 80.0% respondents had no availability, 3.5% respondents had daily access, 8.8% respondents had weekly availability, 7.8% respondents had monthly availability. The overall table analysis shows that literate respondents were in significant majority than those of illiterate respondents with P-Value=.000.

The detail of mutton diet of literate respondents were 41.3% had no availability of mutton diet, 48.3% respondents had daily availability, 10.5% respondents had weekly availability and 12.5% respondents had monthly availability. Similarly the detail of availability of mutton diet were 87.8% for illiterate respondent had no availability of mutton diet, 3.5% respondents had daily access, 8.8% respondents could get on weekly basis and 6.5% respondents on monthly basis. The overall table analysis shows that literate respondents were in significant majority than those of illiterate respondents with P-Value=.000.

The detail of chicken for literate respondents shows that, 34.8% respondents had no availability, 47.8% respondents had on daily basis, 5.0% respondents were had weekly availability and 12.5% had monthly chicken diet. Detail of chicken diet for

illiterate respondents in this regard were 75.8% respondents had no availability of chicken, 3.8% respondents had on daily basis, 7.8% respondents on weekly basis and 12.5% respondents had monthly access. The overall table analysis shows that literate respondents were in significant majority for chicken diet than those of illiterate respondents with P-Value=.000.

The detail of availability of fish diet of the literate respondents were 41.5% respondents who had no availability of fish diet, 33.5% respondents had daily access, 7.0% respondents had weekly availability and 18.0% respondents had fish diet on monthly basis. Detail of fish diet for illiterate respondents was 90.0% respondents did not have fish diet, 1.3% respondents had daily access and 8.8% respondents had monthly diet. The overall table analysis shows that literate respondents were in significant majority regarding the availability of fish than those of illiterate respondents with P-Value=.000.

The detail of vegetable diet for literate were 22.0% respondents who had no availability of vegetable diet, 61.3% respondents had daily access, 15.5% respondents had weekly availability and 1.3% respondents had availability of vegetable diet on monthly basis. Detail of availability vegetable diet of illiterate were 68.8% respondents who did not have access, 16.5% respondents had on daily basis, 14.5% respondents had weekly access and .3% respondents had on monthly basis. The overall table analysis shows that literate respondents were in significant majority regarding the availability of vegetable diet than those of illiterate respondents with P-Value=.000.

The detail of availability of pulses of literate respondents was 30.5% respondents had no availability of pulses in their diet, 80.5% respondents had daily access, 11.5% respondents had weekly availability and 4.5% respondents had monthly availability.

Detail of pulses for illiterate respondents were 57.8% respondents who had no availability of pulses diet, 29.5% respondents had daily access, 7.5% respondents had weekly and 10.3% respondents had monthly availability

The overall table analysis shows that literate respondents were in significant majority regarding the availability of diet than the illiterate respondents in different types of food availability with P-Value=.000

**Indicator-9** presents the affordability of medicines specialist doctors and hospitalization of the literate and illiterate respondents. It also shows the comparative status of literate and illiterate respondents with chi square value of significance.

The comparative analysis of the literate and illiterate respondents 50% of each type of respondents in each sub-division, to analyze their affordability of medicines, the data shows that 79.5% literate respondents told that they can afford medicines while 25.5% respondents were of the view that they could not afford medicines. In this connection 25.5% illiterate respondents told that they can afford medicines while 74.5% respondents told that they could not afford medicines.

Regarding the affordability of medicine the overall table analysis shows that literate respondents were in significant majority than the illiterate respondents with P-Value=.000

The comparative analysis of literate and illiterate research respondents 50% of each types of respondents in each sub-division to analyze their affordability of specialist doctor, 67.0% literate respondent could afford specialist doctors while 33.0% respondents could not afford it. In this regard the illiterate respondents were 30.0% who could afford specialist doctor while 69.5% respondents were of the view that they cannot afford specialist doctors. The overall table analysis shows that regarding

the affordability of specialist doctors the literate respondents were in significant majority than the illiterate respondents with P-Value=.000.

The comparative analysis of literate and illiterate respondents 50% in each subdivision of each type of respondents to analyze their affordability of hospitalization, 67.0% literate respondents were of the view that, they can afford hospitalization and 33.0% cannot afford. In this regard the numbers of illiterate respondents were 31.0% who could afford hospitalization while 69.0% respondents could not afford hospitalization. The overall table analysis shows that the literate respondents were in significant majority regarding the affordability of hospitalization than those of the illiterate respondents with P-Value=.000.

**Table –36. Impact of Educational Status on Socio-economic status**

S. No	Variable	Factors	Education Status		Chi-Sq Value	P. value
			Literate	Illiterate		
1	Chances of standard job increases for educated person	Supported the statement	356 89.0%	334 83.5%	5.101	.024
		Opposed the statement	44 11.0%	66 16.5%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			
2	No chances of getting a standard job for uneducated person.	Supported the statement	345 86.3%	279 69.8%	31.731	.000
		Opposed the statement	55 13.8%	121 30.3%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			
3	Views about chances of participation increases for educated person in decision making	Supported the statement	312 78.0%	325 81.5%	42.874	.000
		Opposed the statement	88 22.0%	75 18.5%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			
4	No chances for illiterate person in decision making	Supported the statement	332 83.0%	310 77.5%	3.817	.051
		Opposed the statement	68 17.0%	90 22.5%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			
5	The educated person is given	Supported the statement	400 100%	306 76.5%		
		Opposed the statement	0	94		

	importance in community matters	statement	.0%	23.5%	106.516	.000
		Total	400 50%	400 50%		
		Grand Total	800 100%			
6	The illiterate person is ignored in community matters	Supported the statement	313 39.1%	281 35.1%	6.695	.010
		Opposed the statement	87 10.9%	119 14.9%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			

**Explanation:**

1. **Variable-1** presents the views of research respondents about the increase of chances of standard job for educated person. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The comparative analysis of literate and illiterate respondents' with 50% in each sub-division the data shows that 89.0% literate respondents were of the view that chances of standard jobs increases for educated person while 11.0% literate respondents rejected it. The illiterate respondents in this regard, 83.5% respondents were of the view that chances of standard jobs increases for educated persons and 14.9% respondents rejected the statement.

The overall table analysis shows that a very high majority of both types of respondents (literate 89.0% and illiterate 83.5%) supported the statement that the chances of standard job increases for educated person with highly significant value of chi square and P-Value.

2. **Variable-2** presents the views of research respondents about the variable of “no chances of getting a standard job for uneducated person”. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The comparative analysis of data of literate and illiterate respondents shows that 86.3% literate respondents were of the view that no chances of getting a standard job for uneducated persons while 13.8% respondents opposed it. The illiterate respondents in this regard were 69.8% respondents who told that there are no chances for standard jobs for uneducated persons and 30.3% respondents opposed it.

The overall table analysis shows that a very high majority of both types of respondents (literate 86.3% and illiterate 69.8%) supported the statement that ‘there are no chances of getting a standard job for uneducated person with highly significant value of chi square and P-Value=.000.

3. **Variable-3** presents the views of research respondents about the statement ‘that chances of participation increase for educated person in decision making. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The comparative analysis of data of literate and illiterate respondents show that 78.0% literate respondents were of the view that chances of participation increases for educated person in decision making while 22.0% respondents opposed it. The illiterate in this regard were 81.5% respondents who told that the chances of participation increases for educated person in decision making while 18.5% respondents opposed it.

The overall table analysis shows that 78.0% and 81.5% literate respondents supported the variable that the chances of participation increases for educated person in decision making with significant chi-square value and P-Value=.000.

4. **Variable-4** presents the views of research respondents about the variable “No chances of participation for illiterate person in decision making. It also shows the comparative views of literate and illiterate with chi square value of significance.

The comparative analysis of data literate and illiterate respondents shows that 83.0% literate respondents were of the view that no chances of participation for illiterate person in decision making while 17.0% respondents oppose it. The illiterate in this regard were 77.5% respondents who said that there are no chances of participation for illiterate person in decision making while 22.5% respondents oppose it.

The overall table analysis shows that 83.0% literate and 77.5% illiterate respondents with approved the statement that there are “No chances of participation for illiterate person in decision making” with P-Value=.051.

5. **Variable-5** presents the views of research respondents about the variable “the educated person is given importance in community matters”. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The analysis of data of literate and illiterate respondents shows that 100% literate respondents were of the view that the educated person is given importance in community matters while .0% respondents opposed it. The illiterate respondents in this regard were 76.5% who told that the educated

person is given importance in community matters, while 11.8% respondents opposed it.

The overall table analysis shows that 100% literate respondents and 76.5% illiterate respondents were in significant majority than those who rejected (0% literate and 23.5% illiterate) the variable of “The educated person is given importance in community matters” with P-Value=.000.

6. **Variable-6** presents the views of research respondents about the variable “The illiterate person is ignored in community matters”. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The comparative analysis of data of literate and illiterate respondents shows that 39.1% literate respondents were of the view that the illiterate person is ignored in i.e community matters while 10.9% respondents opposed it. The illiterate respondents in this regard were 35.1% who told that the illiterate person is ignored in community matters, while 11.8% respondents opposed it.

The overall table analysis shows that a high percentage of literate respondents and a high percentage of illiterate respondents supported the variable that “the illiterate person is ignored in community matters” with P-Value=.010.

**Table-37. Impact of Government arrangement for provision of free education for poor people**

S. No	Variable	Factors	Educational Status		Chi-Sq	P.value
			Literate	Illiterate		
1	Government arrangement for free education increases chances for poor people to get education.	Supported the statement	365 91.3%	308 77.0%	30.410	.000
		Opposed the statement	35 8.8%	92 23.0%		
		Total	400 50%	400 50%		
		Grand total	800 100%			
2	Free education for poor people	Supported the statement	361 90.3%	308 77.0%	25.642	.000
		Opposed the statement	39 9.8%	92 23.0%		
		Total	400 50%	400 50%		
		Grand total	800 100%			
3	Chances for earning increase	Supported the statement	337 84.3%	294 73.3%	13.871	.000
		Opposed the statement	63 15.8%	106 26.55%		
		Total	400 50%	400 50%		
		Grand total	800 100%			
4	Financial condition improve	Supported the statement	385 96.3%	326 81.5%	44.008	.000
		Opposed the statement	15 3.8%	74 18.5%		
		Total	400 50%	400 50%		
		Grand total	800 100%			
5	Free education as a constitutional right	Supported the statement	134 16.8%	29 3.6%	84.946	.000
		Opposed the statement	266 33.3%	371 46.4%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			
6	Govt fulfillment of responsibility of free education	Supported the statement	153 19.1%	113 14.1%	9.011	.003
		Opposed the statement	247 30.9%	287 35.9%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			

7	Reason for dissatisfaction regarding govt fulfillment of responsibility of free education	The responsibility is just theoretical.	85 15.9%	75 14.0%	6.293	.043
		No govt has done anything about it	52 9.7%	83 15.5%		
		Full fledge free education is not available	110 20.6%	129 24.2%		
		Total	247 46.3%	287 53.7%		
		Grand Total	534 100%			

**Explanation:**

1. **Variable-1** presents the views of research respondents about the impact of Government provision of free education for poor people increases the chances for acquiring education”. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The comparative analysis of data of literate and illiterate respondents 50% each type of respondents in each sub-division shows that 91.3% literate respondents supported the statement that the government arrangement for free education increases chances for poor people of acquiring education while 8.8% opposed it. The illiterate respondents in this regard were 77.0% who supported the statement of free education by the government while 23.0% respondents opposed it. The overall majority of literate respondents and illiterate respondents supported the statement of government provision of free education increases the chances for poor people to get education with chi square value of significance and P-Value=.

2. **Variable-2** presents the views of research respondents about the statement that “education increases the chances for getting employment”. It also shows the comparative views of literate and illiterate respondents with chi square value of

significance. The comparative analysis of data of literate and illiterate respondents shows that 90.3% literate respondents were of the view that education increases chances of getting employment, while 9.8% opposed it. The illiterate respondents in this regard were 77.0% who told that higher education increases chances of getting employment, while 23.0% opposed it.

The overall table analysis shows that literate as well as the illiterate respondents who supported the statement of “Higher chances of getting employment” were in majority as compared to those who opposed it with P-Value=.000.

- 3. Variable-3** presents the views of research respondents about the “Chances for earning increase”. It also shows the comparative views of literate and illiterate with chi square value of significance.

The comparative analysis of data of literate and illiterate respondents shows that 84.3% literate respondents supported the statement that chances for earning increases, while 15.8% opposed it. The illiterate respondents in this regard were 73.3% who supported that the chances for earning increases, while 26.5% opposed it.

The overall table analysis shows that the literate respondents and the illiterate respondents were in majority who supported the statement that getting of education increases “Chances for earning” with P-Value=.000.

- 4. Variable-4** presents the views of research respondents about “the improvement of financial condition”. It also shows the comparative views of literate and illiterate respondents with chi square value of significance

The comparative analysis of data of literate and illiterate respondents shows that 96.3% literate respondents were of the view that financial conditions improves,

while 3.8% opposed it. The illiterate respondents in this regard were 81.5% who told that financial conditions improve, while 18.5% opposed it.

The overall table analysis shows that the literate respondents and illiterate respondents who supported the statement about “improvement of financial conditions” than those who opposed it with P-Value=.000.

5. **Variable-5** Indicates the knowledge or awareness of research respondents about education as their constitutional right with significant chi square value and P-Value.

The comparative analysis of data of literate and illiterate respondents shows that 16.8% literate and 33.3% illiterate respondents had knowledge about free education as a constitutional right while 33.3% respondents did not know about.

The overall table analysis shows that significant majority of respondents did not know about free secondary education as their constitutional right with P-Value=.000

6. **Variable-6** presents the views of research respondents about government fulfillment of its responsibility of free education. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The comparative analysis of data literate and illiterate respondents 50% in each sub division shows that 19.1% literate respondents and 14.1% illiterate respondents told that government fulfill its responsibility regarding free provision of education and 30.9% literate and 35.9% illiterate respondents were of the view that the government did not fulfill its responsibility. The overall data analysis shows that majority of the respondents both literate and illiterate were of

the view that the government does not fulfill its responsibility of free secondary education did not meet its true worth with P-Value=.003.

7. **Variable-7** presents the reasons of dissatisfaction of research respondent regarding government fulfillment of its responsibility of free education responsibility is just theoretical, no government has done anything about it and full pledge free education is not available with chi square value of significance.

The table indicates that a very high majority of both types of respondents (15.9% literate and 14.0% illiterate respondents) were not satisfied with the government arrangement for free education due to various reasons. Regarding the reasons 15.9% literate and 14.0% illiterate respondents reported that the government is not practical in its efforts it is theoretical, 9.7% literate and 15.5% illiterate respondents said that no government has done anything in this regard and 20.6% literate and 24.2% illiterate respondents reported that complete free education is not available anywhere in Khyber Pakhtunkhwa. This statement was supported by a significant value of chi square.

**Table-38. Impact of educational status on demographic factors**

S. No	Variable	Factor	Educational Status	
			Literate	Illiterate
1	Age	20 – 30	161 40.3%	111 27.8%
		30 – 40	112 28.0%	125 31.3%
		40 – 50	84 21.0%	106 26.5%
		50 – 60	43 10.8%	58 14.5%
		Total	400 50%	400 50%
		Grand total	800 100%	
2		Mardan	93 23.3%	107 26.8%
		Kohat	103 25.8%	97 24.3%
		Haripur	103	97

	District wise No. of Respondents		25.8%	24.3%
		Chitral	101 25.3%	99 24.8%
		Total	400 50%	400 50%
		Grand total	800 100%	
3	Family system	Nuclear	275 68.8%	71 17.8%
		Joint	111 27.8%	138 34.5%
		Extended	14 3.5%	191 47.8%
		Total	400 50%	400 50%
		Grand total	800 100%	
4	Number of family members who are in the process of getting education	None	131 32.8%	228 57.0%
		From 1 to 3	67 16.8%	151 37.8%
		From 4 to 6	202 50.3%	21 5.3%
		Total	400 50%	400 50%
		Grand Total	800 100%	
5	Number of family members who have completed their education	None	133 33.3%	277 69.3%
		From 1 to 3	147 36.8%	56 14.0%
		From 4 to 6	120 30.0%	67 16.8%
		Total	400 50%	400 50%
		Grand Total	800 100%	
6	Number of uneducated member in the family	None	206 51.5%	72 18.0%
		From 1 to 3	112 28.0%	117 29.3%
		From 4 to 6	82 10.3%	211 26.4%
		Total	400 50%	400 50%
		Grand total	800 100%	

	Variable	Factor	Educational Status		Chi square Value	P-Value
			Literate	Illiterate		
7	Views about education as a fulcrum of future development	Yes	270 33.85	101 12.6%	25.274	.000
		No	130 16.3%	299 37.4%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			

### Explanation:

1. **Variable-1** presents the age groups of research respondents. It also shows the comparative status of literate and illiterate respondents.

The age group classification according to the respondents educational status wise, the data shows that: in the age group of 20-30 years 40.3% respondents were literate while 27.8% were illiterate, the age group 31-40 years shows that 28.0% respondents were literate while 31.3% respondents were illiterate, in the age group of 41-50 years 21.0% respondents were literate and 26.5% were illiterate and in the age group 51-60 years 10.8% respondents were literate while 1% respondents were illiterate. The overall table analysis shows that a mixed variation of research respondents of age group was found.

2. **Variable-2** presents the district wise representation of research respondents. Regarding the comparison of respondents according to district wise, the data shows that 23.3% literate respondents while 26.8% illiterate respondents belonged to district Mardan, 25.8% literate respondents and 24.3% illiterate respondents belonged to district Kohat, 25.8% literate respondents and 24.3% illiterate respondents belonged to district Haripur and 25.3% literate respondents and 24.8% illiterate respondents belonged to district Chitral. The

overall table analysis shows the equal representation of the total research respondents in the target districts.

3. **Variable-3** presents the research respondents family system comprising of nuclear, joint and extended. It also shows the literate and illiterate respondents comparative status. Regarding the comparison of respondents according to educational status wise, the data shows that: 68.8% literate respondents while 17.8% illiterate respondents belonged to nuclear family system, 27.8% literate respondents and 34.5% illiterate respondents belonged to joint family system and 3.5% literate respondents and 47.8% illiterate respondents belonged to extended family system respectively. The overall table analysis shows that research respondents' family system. Among the literate respondents majority of the respondents had nuclear family system while among the illiterate respondents majority had extended family system
4. **Variable-4** presents the research respondents family members who were in the process of getting education comprising on categorization from none, 1 to 3 and 4 to 6 family members. It also shows the comparative status of literate and illiterate respondents.

The comparison of data of literate and illiterate respondents shows that from 4 to 6 family members or children of highest percentage of literate respondents, i.e 50.3% were getting education while the highest percentage 57.0% of the distribution of illiterate respondents was in the non-getting education group.

The overall table analysis shows that literate respondents were in significant majority in numbers of family members who were in the process of getting education

5. **Variable-5** presents the research respondents number of family members who have completed their education. It also shows the comparative status of literate and illiterate respondents.

The comparison of literate and illiterate respondents 50% in each subdivision to analyze the different groups of number of family members who have completed their education, the data shows that the family members of 33.3% literate respondents family members had not completed their education, while illiterate respondents were 69.3% family members who had not completed their education. From 1 to 3, literate respondents were 36.8%, family members had completed their education, while from 1 to 3 family members of 14.0% illiterate respondents had completed their education. From 4 to 6, family members of 30.0% literate respondents had completed their education, while among 16.8% illiterate respondents from 4 to 6 family members had completed their education. The overall table analysis shows that literate respondents were in significant majority, whose family member's were educated.

6. **Variable-6** presents the number of literate and illiterate respondents whose family members are uneducated. It also shows the comparative status of literate and illiterate respondents.

The comparison of analysis of data of different groups of literate and illiterate respondents shows the number of uneducated family members. The data shows that 51.5% literate respondents had no uneducated members in their families, while among illiterate respondents 18.0%, had no uneducated members in the family. The literate respondents who had from 1 to 3

uneducated members in the family were 28.0%, while illiterate respondents who had from 1 to 3 uneducated members in the family were 29.3%. The literate respondents who had from 4 to 6 uneducated family members were 20.5%, while 36.6% illiterate respondents had from 4 to 6 uneducated members in the family.

The overall table analysis shows that the illiterate respondents were in significant majority who had educated family members in the family.

**Variable –7.** Presents the views of literate and illiterate respondents regarding importance of education with significant chi square and P-Value=.000.

The comparative analysis of data of both types of respondents shows that high percentage of literate respondents .i.e67.5% valued education as the fulcrum of future development and 50.0% illiterate respondents has favored the statement whereas 32.5% literate and 50.0% illiterate respondents opposed the statement.

## **CHAPTER- 6**

### **RESEARCH FINDINGS, CONCLUSION AND RECOMMENDATION**

## **CHAPTER – 6**

### **RESEARCH FINDINGS, CONCLUSION AND RECOMMENDATION**

The research findings were drawn from the data collected through the interview schedule. The findings were framed with holding back of the existing cited literature, in the context of theoretical framework of the study. The interview schedule was developed in accordance with the research study objectives; hypotheses and theoretical framework after thoroughly reviewing the concerned literature in education and poverty context. The research objectives and hypotheses to be tested were covered in the form of questions in the interview schedule. These findings were presented after applying statistical test of significance to them. In order to ensure the authenticity and convenience of the reader the reference of each finding is given accordingly. In order to make systematic analysis of the findings of the study a sequential arrangement is given to it. The findings have been presented categorically. The categories are made of all the findings on the basis of the hypotheses. Each hypothesis-statement is being followed by the findings related to it. The presentation of each hypothesis with its relevant findings is followed by a conclusion which expresses the test of hypothesis that whether the hypothesis is being accepted and proved as true as a result of the findings, or rejected and proved as false as a result of the findings. In the end of the discussion on the findings of the study a comprehensive conclusions is given to conclude the entire study covering all objectives and hypotheses of the study. In addition to testing of hypothesis, the theory, which was taken as theoretical framework of the research is also tested and conclusion about its validity have also been given. After conclusions, the researcher has given the theory formulated in the light of this research study.

The major findings of the research study related to research hypotheses are as follows:

## 6.1 FINDINGS OF HYPOTHESIS - 1:

“Higher the rate of literacy among people greater will be their potential to combat poverty”.

**Table-19. Comparative status of monthly income Vs level of education of respondents**

Level of education	Income Categories						Chi-Sq Value	P-Value
	Rs/5000,10000	Rs/10001,15000	Rs/15001,20000	Rs/20001,25000	Rs/25000 and above	Total		
<b>Primary</b>	24 85.7%	2 7.1%	1 3.6%	0	1 3.6%	28 100.0%	545.293	.000
<b>Matric</b>	100 87.0%	9 7.8%	3 2.6%	2 1.7%	1 .9%	115 100.0%		
<b>Intermediate</b>	4 10.3%	5 12.8%	25 64.1%	2 5.1%	3 7.7%	39 100.0%		
<b>Bachelor</b>	0	9 13.4%	14 20.9%	33 49.3%	11 16.4%	67 100.0%		
<b>Master</b>	1 1.0%	0	3 2.9%	14 13.6%	85 82.5%	103 100.0%		
<b>Professional Education</b>	3 6.3%	0	4 8.3%	7 14.6%	34 70.8%	48 100.0%		
<b>Total</b>	132 33.0%	25 6.3%	50 12.5%	58 14.5%	135 33.8%	400 100.0%		

### Description:

**Reference: Table-14.** In order to formulate the research findings regarding the first hypothesis of the research study from the primary data in this connection the data revealed that highly educated respondents were significantly associated with high income group. This shows that as the level of education up graded the monthly

income of research respondents increased which affected the respondents potential to combat poverty with chi square value of significance P-Value=.000

Therefore the data analysis in the above table has given the initial support to the research study hypothetical statements regarding “Higher the literacy rate among people greater will be their potential to combat poverty”.

**Table-35. Indicator-2. Comparative status of total Monthly income of research respondents.**

Monthly Income	Educational Status		Chi-Sq Value	P-value
	Literate	Illiterate		
<b>Rs/5000,10000</b>	132 33.0%	278 69.6%	217.721	.000
<b>Rs/10001,15000</b>	25 6.3%	56 14.0%		
<b>Rs/15001,20000</b>	50 12.5%	51 12.8%		
<b>Rs/20001,25000</b>	58 14.5%	9 2.3%		
<b>Rs/25001+,</b>	135 33.8%	6 1.5%		
<b>Total</b>	400 50%	400 50%		
<b>Grand Total</b>	800 100%			

**Description:**

**Reference Table-30. Variable-2.** In order to formulate the research findings regarding the first hypothesis of the research study from the primary data in this

connection the data revealed that literate respondents were in significant majority in the highest income group i.e. 33.8% as compared to the illiterate research respondents who were 1.5% in highest research study income group of Rs 25000 & Above. Similarly the literate respondents were 14.5% in comparison to the illiterate respondents in the second highest income group are who 2.3% were. Therefore a big difference was observed between the literate and illiterate respondents as well as among the literate respondents. The main reason was that their level of education was crucial element in the increased total monthly income of the research respondents. The data analysis shows that with increasing monthly income the number of educated respondents increased while the number of illiterate respondents decreased. According to this table the data with increasing monthly income the first research study hypothesis that **“Higher the rate of literacy among people greater will be their potential to combat poverty”**, with statistical test of chi square P-Value=.000, which are highly significant.

**Table -20. Comparative status of per capita income of respondents**

Income Categories Respondents						
	No of Literate Respondents	Total Monthly Income of Literate	Total no of dependents	No of Illiterate Respondents	Total monthly Income of Illiterate	Total No of Dependents
Rs/5000- 10,000	132 33.0%	924000	449	278 69.5%	1946000	1305
Rs/10.001- 15000	25 6.3%	300000	50	56 14.0%	672000	279
Rs/15001- 20000	50 12.5%	850000	100	51 12.8%	867000	210
Rs/20001- 25000	58 14.5%	1276000	116	9 2.3%	198000	113
Rs/25001 & Above	135 33.8%	3645000	270	6 1.5%	162000	78
Total	400 100.0%	6995000	985	400 100.0%	3845000	1985

**Description:**

**Reference Table-20.** In order to formulate the research findings regarding the first hypothesis of the research study the primary data in the above table shows that total monthly income of literate respondents was Rs 6995000 and the number of dependents on this income were 985, while the illiterate respondents had Rs 3845000 and their number of dependents were 1985. So the calculated per capita income for literate respondents was Rs 7101.5 and an illiterate respondent was Rs 1937.03. The result obtained shows significant difference between the per capita incomes of literate and illiterate respondents which approves the hypothesis-1. **“Higher the rate of literacy among people greater will be their potential to combat poverty”**.

**Table -35. Impact of Educational Status on Poverty Alleviation.**

	Factors	Educational Status		Chi-Sq value	P-Value
		Literate	Illiterate		
House Condition	Kacha (made of mud)	127 31.8%	301 75.3%	152.125	.000
	Pucca (made of concrete)	273 68.3%	99 24.8%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table-35, Indicator-3.** In order to formulate the research findings of the first research hypothesis from the primary data analysis in this connection the data shows that 31.8% literate respondents were living in kacha/mud houses and 68.3% respondents were living in pucca/concrete houses while illiterate respondents in this regard were 75.3% whose houses condition was kacha and 24.8% illiterate respondents houses condition was pucca or concrete.

The overall table analysis with P-Value=.000 shows that there is a clear difference in the living condition of the literate and illiterate respondents. This validates the hypothesis-1. **“Higher the rate of literacy among people greater will be their potential to combat poverty”**.

**Table -35. Impact of Educational Status on Poverty Alleviation.**

	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Owning of House	Own House	347 43.4%	141 17.6%	242.134	.000
	Rented	46 5.8%	111 13.9		
	Provide by master with no rent	7 .9	148 18.5%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table 35, Indicator-4.** In order to formulate the research findings of the first research hypothesis from the primary data analysis regarding the respondents status of their houses i.e. ownership of the house, by rent or provided by master with no rent. According to the study comparative analysis of the data it was found out that 43.4% literate respondent were living in their own houses, 5.8% respondents were living in rented house and .9% research respondents were living in houses provided by masters with no rent while illiterate respondents in this regard were 17.6% living in their own house, 13.9% illiterate respondents were living in rented house and 18.5% illiterate respondents were living in house provided by their masters with no rent.

A significant difference was prevailing between both groups of respondents position regarding in categorization of their house condition with P-Value=.000. This validates the research hypothesis regarding level of education, i.e. **“Higher the rate of literacy among people greater will be their potential to combat poverty”**. The research study finds out that:

- The significant majority of literate respondents were having their own houses.
- The significant majority of illiterate respondents were living in houses provided by their masters with no rent.
- A smaller number of literate respondents were living in houses provided by master with no rent, (with an education level up to primary level).
- A number of illiterate respondents were living in houses of their own which was awarded to them through inheritance.
- A significant majority of literate respondents status was self made
- The majority of those illiterate respondents who were living in better condition was through the contributions and donations of others.

**Table -21. Marital Status and Number of children of the Married Respondents**

Education Status	Marital Status			No of Children			Chi-Sq Value	P-Value
	No of Respondents	Single	Married	From 1 to 3	4 to 7	8 to 10		
Literate	400	183	217	125	90	2	70.925	.000
%	50.0%	45.8%	54.3%	57.6%	41.5%	.9%		
Illiterate	400	72	328	141	152	35		
%	50.0%	18.0%	82.0%	43.0%	46.3%	10.7%		
Total	800	255	545					
%	100.0%	31.9%	68.1%					

**Description:**

**Reference: Table-16.** In order to formulate the research findings of the first research study hypothesis regarding the marital status of respondents the data analysis shows that significant majority of literate group of respondents i.e. 45.8% were single while 54.3% respondents were married in this respect 57.6% literate respondents were having the number of children from 1 to 3, 41.5% respondents had children from 4 to 7 and just .9% respondents had children from 8 to 10. The illiterate respondents in this regard were 18.0% who were single headed 82.0% respondents were married and 43.0% illiterate respondents were having children from 1 to 3, 46.3% respondents were having children from 4 to 7 and 10.7% respondents were having children from 8 to 10. Both groups of respondents were having big differences in their marital status and number of children and education profile of their family members. The literate respondents had significant difference with comparison to illiterate respondents. In this regard the number of illiterate group of respondents was greater in marital status and number of children than the literate respondents. The literate group of respondents was significantly lower in number of children and comparatively lower in marital status than that of illiterate respondents with statistical test of significance P-Value=.000. This shows that higher the level of education greater will be the chances for living planned life. This also validated the research hypothesis “**Higher the rate of literacy among people greater will be their potential to combat poverty**”.

**Table-38. Impact of educational status on demographic factors**

Number of family members who are in the process of getting education	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
	None	131 16.4%	228 28.5%	205.486	.000
	From 1 to 3	67 8.4%	151 18.9%		
	From 4 to 6	202 25.3%	21 2.6%		
	Total	400 50%	400 50%		
	Grand Total	800 100%			

**Description:**

- Reference: Table-38, Variable-4.** In order to formulate the research findings of the first research hypothesis regarding the number of family members who are in the process of getting education the data analysis shows that 16.4% literate and 28.5% illiterate respondents family members belonged to none group, 8.4% literate and 18.9% illiterate respondents were from 1-3 family members are getting education and 25.3% literate and 2.6% illiterate respondents family members who are getting education were belonged to group of 4-6. A significant difference was prevailing between both groups of respondents in which the literate group of respondents were in significant majority with statistical test of significance P-Value=.000. This validated the hypothetical statement of **“Higher the rate of literacy among people greater will be their potential to combat poverty”**.

**Table-38. Impact of educational status on demographic factors**

Number of family members who have completed their education	Factors	Educational Status		Chi-Sq value	P-Value
		Literate	Illiterate		
	None	133 16.6%	277 34.6%	106.390	.000
	From 1 to 3	147 18.4%	56 7.0%		
	From 4 to 6	120 15.0%	67 8.4%		
	Total	400 50%	400 50%		
	Grand Total	800 100%			

**Description:**

**Reference: Table-38, Variable-5.** In order to formulate the research findings related to the first research hypothesis the research study found out the comparative status of the respondents regarding the respondent's number of family members who have completed their education. In this regard the comparative analysis of research data revealed that the family members of 16.6% literate respondents had not completed their education, 18.4% respondents family members from 1 to 3 had completed their education and 15.0% respondents family members from 4 to 6 have completed their education respectively. While the family members of 34.6% illiterate respondents had not completed their education, 7.0% respondents family members from 1 to 3 had completed their education and 8.4% respondents family members from 4 to 6 had completed their education. There were significant differences between both groups of respondents in which a significant number of literate respondents had maintained a

significant position regarding education of family members than the illiterate respondents. This validated the first research hypothesis.

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Indicator	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Diet	Full Time	373 93.3%	122 30.6%	333.835	.000
	Skipped	27 6.8%	278 69.5%		
	Total	400 50%	400 50%		
	Grand Total	800 100%			

**Description:**

**Reference: Table-30, Variable-7.** The study revealed the comparative status of the literate and illiterate respondents regarding their diet / food intake in categorization of full time and skipped. In this regard the comparison of the literate respondents and illiterate respondents revealed that significant majority of the respondents from the literate i.e. 93.3% respondents could afford full time diet and 6.8% respondents could not afford/skipped. While the number of illiterate respondent were 30.6% who could afford full time diet and 69.5% respondents could not afford skipped diet. The above discussion of comparative analysis shows that among both groups of respondents in which the literate group of respondents had significant position than the illiterate respondents with P-Value=.000. This validated the research hypothesis. **“Higher the rate of literacy among people greater will be their potential to combat poverty”**.

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Indicator	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	illiterate		
Affordability of Medicines	Yes	318 79.5%	102 25.5%	233.865	<b>.000</b>
	No	82 20.5%	298 74.5%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table-35, Indicator-9.** The comparative analysis of literate and illiterate respondents shows that 79.5% literate respondents could afford medicines while 20.5% respondents could not afford medicines while 25.5% illiterate respondents told that they can afford medicines while 74.5% respondents told that they cannot afford medicines.

The above discussion of comparative analysis shows that both groups of respondent's had significant difference in which the greater numbers of literate group of respondents had affordability of medicines the illiterate respondents with P-Value=.000. This validated the first research hypothesis. **“Higher the rate of literacy among people greater will be their potential to combat poverty”.**

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Indicator	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Affordability of Specialist Doctor	Yes	268 67.0%	122 30.0%	106.647	.000
	No	132 33.0%	278 69.5%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table-35, Indicator-10.** The comparative analysis of the respondents regarding the affordability of specialist doctors by the literate and illiterate research respondents. In this regard the comparison of literate respondents and illiterate respondents revealed that significant majority of literate respondents i.e. 67.0% could afford specialists doctor while 33.0% respondents could not afford doctors and medicines while 30.0% illiterate respondents could afford specialist doctors and 69.5% respondents could not afford specialist doctors. The above discussion of comparative analysis shows that both groups of respondent's had significant difference in which the literate greater number of literate respondents had the affordability of specialist doctors than the illiterate respondents with P-value=.000. This validated the first research hypothesis that **“Higher the rate of literacy among people greater will be their potential to combat poverty”**.

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Indicator	Factors	Educational Status		Chi-sq Value	P-Value
		Literate	Illiterate		
Affordability of Hospitalization	Can Afford	268 67.0%	124 31.0%	103.721	.000
	Cannot Afford	132 33.0%	276 69.0%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table-35, Indicator-11.** This table indicates the comparative analysis of the respondents regarding the affordability of health services of the research respondents of literate and illiterate groups. In this regard the comparison of the literate respondents and illiterate respondents revealed that significant majority of the literate respondents i.e 67.0% could afford hospitalization and 33.0% could not afford. In this regard the number of illiterate respondents was 31.0% who could afford hospitalization while 69.0% respondents could not afford hospitalization.

The above discussion of comparative analysis shows that both groups of respondent's had significant difference in which the literate group of respondents was in greater number who had the affordability of health services regarding government and private hospitalization than that of the illiterate respondents with P-Value=.000. This validated the first research hypothesis as **“Higher the rate of literacy among people greater will be their potential to combat poverty”**.

## **6.2. FINDINGS SUMMARY OF HYPOTHESIS – 1.**

The research study primarily concerned with correlation of education and poverty in the target regions covers different factors, aspect of life, conditions, situations, statuses, view point, knowledge, diet and marital status, etc of the literate and illiterate respondents. The comparison is based on equal representation from both types of respondents through primary data collection, analysis and interpretation to find out the correlation of education and poverty. Therefore the research study shows a comparative picture of the literate and illiterate respondents on the above mentioned facts with statistical figures and test of significance.

The research study found that literate respondents were in majority in each income group formulated for research study due to their level of education while some illiterate respondents who were also in the line group but they had physical asset like land, house through inheritance.

The comparative analysis presents that there is a clear difference in the living standard of the literate and illiterate respondents. Majority of literate respondents were living in pucca houses (made of concrete) while majority of the illiterate respondents were living in kacha house (made of mud).

A significant difference was prevailing between both groups of respondents in categorization of their house status like own house, by rent and provided by master with no rent. The literate respondents were in majority in category of own house while majority of the illiterate respondents were in category of rented houses and houses provided by masters with no rent.

The research study found out differences between both groups of respondents of their diet in full time and skipped categories. The comparative analysis showed that the literate groups of respondents have maintained a significant position than the illiterate respondents.

The comparative status regarding the affordability of different types of diet of both groups of respondent the literate group of respondents has maintained a significant position than the illiterate respondents.

The comparative status of both groups of respondent's marital status and number of children the literate group of respondents was significantly lower in number of children and comparatively lower in marital status than the illiterate respondents which strengthened their potential to combat poverty throughout planned lives.

The comparison of literate and illiterate respondents revealed that the different groups of number of family member who were in the process of getting education the literate respondents were in significant majority than the illiterate respondents whose family members were in the process of getting education.

The research study found out that the number of both group of respondent who completed their education significant difference prevailed between both groups of respondents in which the literate respondents maintained a significant position than the illiterate respondents.

The research study found out the comparative status of literate and illiterate respondents of their affordability of medicines. The analysis showed that both group of respondent's had significant difference in which the literate group of respondents was in greater number who had the affordability of medicines than the illiterate respondents.

Similarly with regards to affordability of specialist doctor the analysis showed that both groups of respondent had significant difference in which the number of literate group of respondents was greater than the illiterate, regarding their affordability of specialist doctor.

Regarding the comparative status of both groups of respondents about the affordability of health services the analysis showed that both group of respondents had significant difference in this context greater number of literate group of respondents had the affordability of health services then the illiterate respondents.

To conclude the discussion about Hypothesis-1 about the rate of education was supported by the comparative analysis of data regarding the comparative status, their living standard condition, monthly income, marital status, diet, affordability of health services and specialist doctors, number of children, number of their family members education profile and their views and reviews about education importance and its validation in the context of individual development and poverty alleviation. This provide strong foundation that the above research hypotheses are proved and verified as true.

The comparative statuses and views of both groups of research respondents (literate and illiterate) it was discovered that the respondents who had high level of education majority of them had higher monthly income, full time diet and affordability of different types of diet, medicines, doctor, health service. They had knowledge about their rights and responsibilities etc. The literate respondents were in significant majority in different social and economic standard of prerequisites of life fulfillments on the basis of their higher level of education.

### 6.3. FINDINGS HYPOTHESIS -2.

**Hypothesis:** “Higher the chances for free education of the poor people by the state higher will be the chances for acquiring education and getting employment and more will be the chances for poverty alleviation”.

**Table-37. Impact of Government arrangement for provision of free education for poor people**

Indicator	Responses	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Free education for poor people	Will increase chances for employment	365 91.3%	308 77.0%	30.410	.000
	No	35 8.8%	92 23.0%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table-37, Variable-2.** In order to formulate the research findings regarding the second hypothesis of the research study from the primary data in this connection the data revealed that 91.3% literate respondents supported the statement of free education will increased chances for employment while 8.8% opposed it. The illiterate respondents in this regard were 77.0% who supported the statement while 23.0% opposed it. The overall table analysis shows that significant majority of both types of respondents supported the statement of free education will increase chances

of getting education and also chances of employment”. The data analysis shows that according to the above table the data support the second research study hypothesis that **“Higher the chances for free education of the poor people by the state higher will be the chances for acquiring education and getting employment and more will be the chances for poverty alleviation”**, with statistical test of chi square P-Value=.000, which are highly significant.

**Table-37. Impact of Government arrangement for provision of free education for poor people**

Variable	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Higher chances of getting employment	Yes	365 91.3%	308 77.0%	25.642	.000
	No	35 8.8%	92 23.0%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table-37, Variable-3.** In order to formulate the research findings regarding the second hypothesis of the research study from the primary data in this connection the data revealed that 91.3% literate respondents were of the view that education increases chances of getting employment, while 8.8% opposed it. The illiterate respondents in this regard were 77.0% who told that higher education increases chances of getting employment, while 23.0% opposed it. The overall table

analysis shows that significant majority of both respondents supported the statement of “Higher chances of getting employment”. The data analysis shows that according to the above table the data support the second research study hypothesis that “**Higher the chances for free education of the poor people by the state higher will be the chances for acquiring education and getting employment and more will be the chances for poverty alleviation**” with statistical test of chi square P-Value=.000, which are highly significant.

**Table-37. Impact of Government arrangement for provision of free education for poor people**

Variable	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Govt fulfillment of responsibility of free education	Yes	153 19.1%	113 14.1%	9.011	.003
	No	247 30.9%	287 35.9%		
	Total	400 50%	400 50%		
	Grand Total	800 100%			

**Description:**

**Reference: Table-37, Variable-6.** In order to formulate the research findings regarding the second hypothesis of the research study from the primary data in this connection the data revealed that 19.1% literate respondents told that the government fulfills its responsibility regarding free education and 30.9% respondents were of the view that the government did not fulfill its responsibility. The illiterate respondents in

this regard were 14.1% who told that the government fulfills its responsibility while 35.9% respondents told that the government did not fulfill its responsibility.

The overall table analysis shows that majority of the respondents were of the view that the government did not fulfill its responsibility of free secondary education.

**Table-37. Impact of Government arrangement for provision of free education for poor people**

Variable	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
<b>Reason for dissatisfaction regarding govt fulfillment of responsibility of free education</b>	The responsibility is just theoretical.	85 15.9%	75 14.0%	6.293	.043
	No govt has done anything about it	52 9.7%	83 15.5%		
	Full fledge free education is not available	110 20.6%	129 24.2%		
	Total	247 46.3%	287 53.7%		
	Grand Total	534 100%			

**Description:**

**Reference: Table-37, Variable-7.** In order to formulate the research findings regarding the second hypothesis of the research study from the primary data in this connection the data revealed that 15.9% literate respondents told that the

responsibility is just theoretical, 9.7% of the respondents told that no government has done anything about it, 20.6% respondents told that free education is not available otherwise the literacy rate among poor people would have increased their employment situation, their earnings and their standard of life would have improved. The illiterate respondents 14.0% in this regard said that the responsibility is just theoretical, 15.5% respondents described that the government has done nothing and 24.2% respondents were of the view that free education were not available in their areas.

The overall table analysis shows that majority of the respondents were of the view that full pledge free education is not available with P-value =.043. This validated the second hypothesis of research study as **“Higher the chances for free education of the poor people by the state higher will be the chances for acquiring education and getting employment and more will be the chances for poverty alleviation”**.

#### **6.4. FINDINGS SUMMARY OF HYPOTHESIS – 2.**

The research study found out the comparative status of literate and illiterate respondents regarding their knowledge about free education as a constitutional right, their views about free education for increasing the employment chances which results in the shape of poverty alleviation, the government responsibility for provision of free education, and the reasons for their dissatisfaction regarding government responsibilities for provision of free educational facilities. In this regard the comparison of both groups of respondents revealed that significant majority of both respondents had no knowledge about free secondary education as their constitutional right. Among them the number of illiterate respondents was significantly greater. Both groups of respondents agreed that provision of free education is compulsory for

increasing employment for poor people. They strongly resented and showed their dissatisfaction about government arrangement for free education.

In this regard significant majority of both types of respondents told that full pledge free education is not available in Khyber Pakhtunkhwa

To conclude the discussion regarding this hypothesis that **“Higher the chances for provision of free education to poor people by the state higher will be the chances for acquiring education and getting employment and more will be the chances for poverty alleviation”**. The comparative views and reviews of both types of respondents literate and illiterate respondents said that free secondary education is a vital instrument for the poor people to be educated and have a sound employment for future development. Mostly the poor people unable to educate their children continuously therefore there is a provision in the constitution of Pakistan. But it was find out through this research study that most of the research respondents did not have knowledge about this privilege nor provision from government services. The research respondents strongly in favor of free education due to which the chances of employment increases and resulted in declined ratio of poverty. However the study finds out that most of research respondents were dissatisfied from the government education institution due to their low standard of teacher professionalism and curriculum. Which abstain most of people to send their children for schooling.

## 6.5. FINDINGS HYPOTHESIS-3

**Hypothesis: “Higher the educational status of the respondents higher will be their importance in decision making in the family and community matters”.**

**Table –36. Impact of Educational Status on Socio-economic status**

Variable	Factor	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Views about chances of participation increases for educated person in decision making	Supported the statement	312 78.0%	325 81.5%	42.874	.000
	Opposed the statement	88 22.0%	75 18.5%		
	Total	400 50%	400 50%		
	Grand Total	800 100%			

### **Description:**

**Reference Table-36, Variable-3.** In order to formulate the research findings regarding the third hypothesis of the research study from the primary data in this connection the data shows that 78.0% literate respondents were of the view that chances of participation increases for educated person in decision making while 22.0% respondents opposed it. The illiterate in this regard were 81.5% respondents who told that the chances of participation increases for educated person in decision making while 18.5% respondents opposed it.

The above description validated the third hypothesis of the research as **“Higher the educational status of the respondents higher will be their importance in decision making in the family and community matters”** with statistical test of chi square P-Value=.000, which are highly significant.

**Table –36. Impact of Educational Status on Socio-economic status**

Variable	Factor	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
The educated person is given importance in community matters	Supported the statement	400 100%	306 76.5%	106.516	.000
	Opposed the statement	0 .0%	94 23.5%		
	Total	400 50%	400 50%		
	Grand Total	800 100%			

**Description:**

**Reference Table-36, Variable-5.** In order to formulate the research a finding regarding the third hypothesis of the research study from data analysis presents those 100% literate respondents were of the view that the educated person is given importance in community matters while .0% respondents opposed it. The illiterate respondents in this regard were 76.5% who told that the educated person is given importance in community matters, while 11.8% respondents opposed it.

The overall table analysis shows that majority of the literate respondents and illiterate respondents were in significant majority. Therefore the above description validated the third hypothesis as **“Higher the educational status of the respondents higher will be their importance in decision making in the family and community matters”** with statistical test of chi square P-Value=.000, which are highly significant.

## 6.6. FINDINGS SUMMARY HYPOTHESIS-3

The research study found out the comparison of literate and illiterate respondents regarding their views that chances of participation increases for educated person in decision making. . In this regard the comparison of both groups of respondents revealed that significant majority of both respondents supported the statement. Among them the number of literate respondents was significantly greater. Both groups of respondents agreed that due to education the chances of participation increase in decision making.

The research study found out the comparison of literate and illiterate respondents regarding their views that the educated person is given importance in community matters. In this regard the comparison of both groups of respondents revealed that significant majority of both groups of respondents supported the statement. Among them the number of literate respondents was significantly greater. Both groups of respondents agreed that educated person is given importance in community matters.

To conclude the discussion regarding this hypothesis that “**Higher the educational status of the respondents higher will be their importance in decision making in the family and community matters**” the comparative views and reviews of both types of respondents said that educated person have immense importance in decision making and affairs of community due to their overall knowledge and greater understanding of social and economic affairs.

## 6.7. DESCRIPTION OF RESULTS OF OBJECTIVES OF THE STUDY

In order to formulate the research findings regarding the objectives of the research study from the primary data collected through interview schedule from 50% literate and 50% illiterate respondents. After tabulation and statistical analysis the results obtained were highly significant which approved the research objectives, which are as under:

### 6.7.1 FINDINGS OBJECTIVE-1

“To study illiteracy as cause of poverty in Khyber Pukhtunkhwa”

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Variable	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Total Monthly Income from all sources	Rs/5000-10,000	132 16.5%	278 34.8	217.721	.000
	Rs/10.001-15000	25 3.1%	56 7.0%		
	Rs/15001-20000	50 6.3%	51 6.4		
	Rs/20001-25000	58 7.3%	9 1.1%		
	Rs/25001 & Above	135 16.9%	6 .8%		
	Total	400 50%	400 50%		
	Grand total	800			
		100%			

**Description:**

**Reference: Table-35, Variable-2.** The above table indicates the comparative economic status of literate and illiterate. It shows their monthly income from all sources with chi square value and P-Value of significance .000.

The Comparative analysis of data regarding income of the literate and illiterate respondents shows that 16.5% literate respondents and 34.8% illiterate respondents belonged to Rs. 5000-10000 income group, 3.1% literate and 7.0% illiterate respondents belonged to Rs. 10001-15000 income group, 6.3% literate while 6.4% illiterate respondents were belonged to 15001-20000 income group, 7.3% literate and 1.1% illiterate respondents belonged to Rs. 20001-25000 while 16.9% literate and .8% illiterate respondents belonged to the income group of Rs. 25000+. The overall table analysis with P-Value=.000 shows that literate respondents were in significant majority in high income groups than the illiterate respondents. This validated the first research study objective-1. **“To study illiteracy as cause of poverty in Khyber Pukhtunkhwa”.**

**Table -28. Views about the most important factors which accelerate poverty**

Education Status	No of Respondents	Respondents view about various factors responsible				
		Bad governance	Illiteracy	Population growth	Chi-Sq Value	P- value
Literate	400	156	137	107	17.919	.000
Percentage	50.0%	39.0%	34.3%	26.8%		
Illiterate	400	122	196	82		
Percentage	50.0%	30.5%	49.0%	20.5%		
Total	800	278	333	189		
Percentage	100.0%	34.8%	41.6%	23.6%		

**Description:**

**Reference: Table-28.** The above table indicates the research respondents views regarding various factors which accelerate the ratio of poverty and gives a comparative analysis of the literate and illiterate respondents with statistical test of significance P-Value=.000. The table analysis shows that from overall 100% respondents, 34.8% respondents were of the view that the ratio of poverty increased due to bad governance, 41.6% respondents regarded illiteracy as a major factor due to which the ratio of poverty increased and 23.6% respondents revealed that population growth is a contributing factor in the acceleration of poverty ratio. The overall table analysis with chi square value of significance approves the objective -1 of research study.

**Table -20. Comparative per capita income of the literate and illiterate respondents.**

Income Categories Respondents	No of Literate Respondents	Total Monthly Income of Literate	Total no of dependents	No of Illiterate Respondents	Total monthly Income of Illiterate	Total No of Dependents
	Rs/5000-10,000	132 33.0%	924000	449	278 69.5%	1946000
Rs/10.001-15000	25 6.3%	300000	50	56 14.0%	672000	279
Rs/15001-20000	50 12.5%	850000	100	51 12.8%	867000	210
Rs/20001-25000	58 14.5%	1276000	116	9 2.3%	198000	113
Rs/25001 & Above	135 33.8%	3645000	270	6 1.5%	162000	78
Total	400 100.0%	6995000	985	400 100.0%	3845000	1985

1. Per capita income of Literate Respondents = Total Monthly income 6995000  
Total No of dependents. 985= 7101.5228

2 Per capita Income of illiterate Respondents = Total monthly income 3845000.  
Total no of Dependents 1985= 1937.0277

**Description:**

**Reference: Table-20.** Shows the comparative status of per capita income of literate and illiterate respondents. The table shows that the 100% literate respondents had their total monthly income Rs. 6995000 with total number of dependents 985, while the illiterate respondents had total monthly income Rs. 3845000 with total number of dependents 1985. The result obtained shows significant differences between the per capita incomes of literate and illiterate respondents which satisfies the objective-1. “To study illiteracy as cause of poverty in Khyber Pukhtunkhwa”, illiteracy contributes to poverty and poverty contributes to illiteracy.

**6.7.2 FINDINGS OBJECTIVE- II**

**“To analyze and interpret the association between education and poverty alleviation”**

**Table -24. Views about importance of education for poverty Alleviation.**

Educational Status	No of Respondents	Importance of education for poverty alleviation				Reasons for positive views				Reasons for negative Views.				
		Yes	No	Chi-Sq Value	P- Value	Getting Job	Getting Knowledge and skill	Chi-Sq Value	P- Value	A	b	c	Chi-Sq Value	P- Value
Literate	400	311	89	30.938	.000	141	170	189.089	.000	24	17	8	23.458	.000
Percentage	50.0%	71.8%	22.3%			45.3%	54.7%			49.0%	34.7%	16.3%		
Illiterate	400	239	161			239	0			109	12	40		
Percentage	50.0%	59.8%	40.3%			100%	0%			67.7%	7.5%	24.8%		
Total	800	549	251			336	170			133	29	48		
Percentage	100.0%	68.6%	31.4%			69.1%	30.9%			63.3%	13.8%	22.9%		

**Denotation:**

- a. The education sector is not recognized to be as important as other.
- b. Lack of high level policy making.
- c. Insufficient emphasis on technical and vocational education.

**Description:**

**Reference: Table-24.**Shows the respondents views regarding the importance of education for poverty alleviation and further probing into education output in shape of knowledge and skills development as well as reasons for negative views. The overall table analysis shows that 68.6% (with P-Value=.000) respondents were of the view that education can alleviate poverty while 31.4% respondents told that education cannot alleviate poverty. The table further shows the reason for importance of education in shape of getting job, knowledge and skills, 69.1% (with P-Value=.000) respondents were of the view about the importance of education through getting job while 30.9% respondents were of the view that education is important through getting knowledge and skills. The table further shows the reasons for disfavor, in this connection 63.3% (with P-Value=.000) respondents reported that, the education sector is not recognized important as other sectors, 13.8% respondents were of the view that, lack of high level policy making is one of the factors responsible while and 22.9% respondents held the views that insufficient emphasis on technical and vocational education reduces its importance for poverty alleviation. The above description satisfies the objective-II of the research study.

**Table-25. Showing respondents views about the socio-economic status of literate and illiterate persons.**

Education Status	No of Respondents	Views about improvement of status				Nature of improvements					
		Yes	No	Chi-Sq value	P-Value	a	b	C	d	Chi-Sq Value	P-value
Literate	400	300	100	31.950	.000	55	110	7	128	76.300	.000
Percentage	50.0%	75.0%	25.0%			18.3%	36.7%	2.3%	42.7%		
Illiterate	400	223	177			43	133	24	23		
Percentage	50.0%	55.8%	44.3%			19.3%	59.6%	10.8%	10.3%		
Total	800	523	277			98	243	31	151		
Percentage	100.0%	65.4%	34.6%			18.7%	46.5%	5.9%	28.9%		

**Denotation:**

- a. Social
- b. Economic.
- c. Psychological.
- d. All of the above

**Description:**

**Reference: Table-25.** The above table indicates the research respondents views whether education can improve the status of individuals or not and what aspects whether social, economic, psychological. It also shows the comparative views of literate and illiterate respondents with chi square value of significance.

The overall table analysis shows that 65.4% (with P-Value=.000) respondents were of the view that education can improve socio-economic status of individuals while 34.6% respondents were of the view that education cannot improve the socio-economic status of individuals. The table further categorized the accepted response of the research respondents into different aspects of life. In this connection 18.7% (with P-Value=.000) respondents were of the view that due to education the individual

social aspect of life improves, 46.5% respondents were of the view that economic aspect of life improves, 5.9% respondents held the views that psychological aspects of life improves and 28.9% respondents were of the view that all aspects of life improves. The above description satisfies the objective-II of the research study.

### 6.7.3 FINDINGS OBJECTIVE-III:

**“To compare the socio-economic status of the literate and illiterate respondents of the target areas”.**

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Variable	Factors	Educational Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
<b>Total Monthly Income from all sources</b>	Rs/5000-10,000	132 16.5%	278 34.8	217.721	.000
	Rs/10.001-15000	25 3.1%	56 7.0%		
	Rs/15001-20000	50 6.3%	51 6.4		
	Rs/20001-25000	58 7.3%	9 1.1%		
	Rs/25001 & Above	135 16.9%	6 .8%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

#### **Description:**

**Reference: Table-35, Variable-2.** The comparative status of monthly income from all sources of research respondents with chi square value and P-Value of significance .000.

The Comparative analysis of data of income status of literate and illiterate respondents shows that 16.5% literate respondents and 34.8% illiterate respondents

belonged to the income group of Rs. 5000-10000, 3.1% literate and 7.0% illiterate respondents were in the income group of Rs. 10001-15000, 6.3% literate while 6.4% illiterate respondents were in the income group of Rs. 15001-20000, 7.3% literate and 1.1% illiterate respondents belonged to Rs. 20001-25000 and 16.9% literate and .8% illiterate respondents were in the income group of Rs. 25000+. The overall table analysis with P-Value=.000 shows that literate respondents were in significant majority in high income groups than the illiterate respondents. This satisfies the research study objective-III. “To compare the socio-economic status of the literate and illiterate individuals of the target areas”.

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Variable	Factors	Educational Status		Chi-Sq value	P-Value
		Literate	Illiterate		
House Condition	Kacha (made of mud)	127 31.8%	301 75.3%	152.125	.000
	Pucca (made of concrete)	273 68.3%	99 24.8%		
	Total	400 50%	400 50%		
	Grand total	800 100%			

**Description:**

**Reference: Table-30, Variable-3.** The comparative status of house conditions of literate and illiterate respondents from the primary data analysis shows that 31.8% literate respondents were living in kacha/mud houses and 68.3% respondents were living in pucca/concrete houses while illiterate respondents in this regard were 75.3%

whose houses condition was kacha mud and 24.8% illiterate respondents house condition was pucca.

The overall table analysis with P-Value=.000 shows that there is a clear difference in the living standard of the literate and illiterate respondents. This satisfy objective-III.

**“To compare the socio-economic status of the literate and illiterate respondents of the target areas”.**

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Variable	Factors	Educational Status		Chi-Sq Value	P-value
		Literate	Illiterate		
<b>Diet</b>	Full Time	373 93.3%	122 30.6%	333.835	.000
	Skipped	27 6.8%	278 69.5%		
	Total	400 50%	400 50%		
	Grand Total	800 100%			

**Description:**

**Reference: Table-35, Variable-7.** Indicates the comparative status of the research respondents availability of diet comprising of full time and skipped. It also shows the statistical test of chi square value of significance P-value=.000.

The comparative analysis of the literate and illiterate research respondents 50% in each sub-division, regarding their diet consumption/food intake the data reveals that 93.3% literate respondents had full time diet, 6.8% respondents had skipped diet. In

this connection 30.6% illiterate respondents had full time diet while 69.5% respondents had skipped diet. The overall table analysis shows that the literate respondents were in significant majority in availability of diet with P-Value=.000 than that of illiterate respondents. This satisfies the research study objective-III.

**Table -35. Impact of Educational Status on Poverty Alleviation.**

Variable		Factors	Educational Status		Chi-Sq Value	P-Value
			Literate	Illiterate		
Affordability of medicines, specialist doctor and Hospitalization	Medicines	Yes	318 79.5%	102 25.5%	233.865	.000
		No	82 20.5%	298 74.5%		
		Total	400 50%	400 50%		
		Grand total	800 100%			
	Specialist doctor	Yes	268 67.0%	122 30.0%	106.647	.000
		No	132 33.0%	278 69.5%		
		Total	400 50%	400 50%		
		Grand total	800 100%			
	Hospitalization	Can Afford	268 67.0%	124 31.0%	103.721	.000
		Cannot Afford	132 33.0%	276 69.0%		
		Total	400 50%	400 50%		
		Grand total	800 100%			

**Description:**

**Reference: Table-35, Variable-9.** Indicates the comparative status of the literate and illiterate respondents regarding, affordability of medicines specialist doctors and hospitalization

The overall table analysis shows that literate respondents were in significant majority in their affordability of medicines, specialist doctors and hospitalization than the illiterate respondents with P-Value=.000

The above description satisfies the research study objective-III. **“To compare the socio-economic status of the literate and illiterate respondents of the target areas”**.

#### 6.7.4 FINDINGS OBJECTIVE-IV

**“To Know about the effect of education on the socio-economic status of both types of respondents”**

**Table -33. Showing respondents views about the role of education in poverty alleviation**

Education Status	No of Respondents	Views of respondents about educated role				Chi-Sq Value	P-Value
		A	b	c	d		
Literate	400	105	73	138	84	87.920	.000
Percentage	50%	26.3 %	18.3 %	34.5 %	21.0 %		
Illiterate	400	161	64	129	46		
Percentage	50%	40.3 %	16.0 %	32.3 %	11.5 %		
Total	800	266	137	267	130		
Percentage	100%	33.3 %	17.1 %	33.4 %	16.3 %		

**Denotation:**

- a. An education provides different opportunities of capacity building of human and utilization of potentials.
- b. Getting knowledge and skill.
- c. Job provision
- d. Proper education facilities will definitely alleviate poverty

**Description:**

**Reference: Table –33.** The data analysis indicates the research respondent views regarding the role of education in alleviation of poverty. It also shows the respondents views about the role of education in the alleviation of poverty.

The table shows that from overall 100% respondents 33.3% respondents were of the view that education provides different opportunities of capacity building, which results in the alleviation of poverty, 17.1% respondents said that through education attainment knowledge and skills are developed to alleviate poverty, 33.4% respondents were of the view that education can play a vital role in the alleviation of poverty in the shape of job provision and 16.3% respondents held the view that proper education facilities will definitely alleviate poverty. The overall table analysis shows that significant majority of both types of respondents expressed their views about the role of education in different opportunities of capacity building and job provision denotation, A and C with P-Value=.000. This satisfies the research study objective-IV.

**Table -35. Impact of Educational Status on Poverty Alleviation**

Variable	Factors	Education Status		Chi-Sq Value	P-Value
		Literate	Illiterate		
Occupation	Government Servant	121	0	435.172 <sup>a</sup>	.000
		30.3%	-		
	Semi Government	66	18		
		16.5%	4.5%		
	Private	94	123		
		23.5%	30.9%		
	Farmer/Tenant/Daily Wager	18	225		
		4.5%	56.5%		
	Retired	4	0		
		1.0%	-		
	Land Lord	2	0		
	.5%	-			
Jobless	86	0			
	21.5%	-			
Business	9	34			
	2.3%	8.5%			
Total	400	400			
	50%	50%			
Grand total		800			
		100%			

**Description:**

**Reference: Table-35, Variable-1.** Shows the comparative status of occupation of the literate and illiterate respondents.

The table analysis shows that there is a clear difference in the occupations of the literate and illiterate respondents. The literate respondents were in significant majority having government jobs while majority of the illiterate respondents were doing farming and earning on daily basis. This satisfies the research study object-IV.

**6.7.5 FINDINGS: OBJECTIVE-V**

**“To know about views of the respondents/target groups regarding Government arrangements for provision of free education for poor people”.**

**Table-37. Impact of Government arrangement for provision of free education for poor people**

S. No	Variable	Factors	Education Status		Chi-Sq Value	P-Value
			Literate	Illiterate		
6	Govt fulfillment of responsibility of free education	Supported the statement	153 19.1%	113 14.1%	9.011	<b>.003</b>
		Opposed the statement	247 30.9%	287 35.9%		
		Total	400 50%	400 50%		
		Grand Total	800 100%			

**Description:**

1. **Reference: Table-37, Variable, 6.** The above table indicates the views of literate and illiterate respondents regarding government responsibility for provision of free education facility. The table analysis shows that 19.1% literate respondents and 14.1% illiterate respondents told that government fulfills its

responsibility regarding provision of free provision of education and 30.9% literate and 35.9% illiterate respondents were of the view that the government does not fulfill its responsibility. The overall data analysis shows that majority of the respondents both literate and illiterate were of the view that the government does not fulfill its responsibility of free secondary education did not meet its true worth. This satisfies the research objective - V with P-Value=.003.

**Table-37. Impact of Government arrangement for provision of free education for poor people**

S. No	Variable	Factors	Education Status		Chi-Sq Value	P-Value
			Literate	Illiterate		
7	Reason for dissatisfaction regarding govt fulfillment of responsibility of free education	The responsibility is just theoretical.	85 15.9%	75 14.0%	6.293	<b>.043</b>
		No govt has done anything about it	52 9.7%	83 15.5%		
		Full fledge free education is not available	110 20.6%	129 24.2%		
		Total	247 46.3%	287 53.7%		
		Grand Total	534 100%			

**Reference: Table-37, Variable-7.** Indicates the reasons of dissatisfaction of literate and illiterate respondents about the government responsibility for provision of free education facility of the target areas.

In this regard the data shows that, 15.9% literate respondents told that the responsibility is just theoretical, 9.7% of the respondents told that no government has done anything about it, 20.6% respondents told that free education is not available. The illiterate respondents 14.0% said that the responsibility is just theoretical, 15.5% respondents described that no government has done anything and 24.2% respondents were of the view that free education is not available in their areas.

The overall table analysis shows that majority of the respondents were of the view that full fledge free education is not available with P-value =.043. This satisfies the research objective-V. **“To know about views of the respondents/target groups regarding Government arrangements for provision of free education for poor people”.**

**Table -34. Give suggestion for poverty alleviation?**

Education Status	No of Respondents	Views of respondents for poverty Alleviation						
		A	B	c	d	e	Chi-Sq Value	P-Value
Literate	400	169	117	60	22	33	115.937	.000
Percentage	50%	42.1%	29.2%	15.0%	5.5%	8.2%		
Illiterate	400	199	23	150	6	22		
Percentage	50%	49.9%	5.8%	37.6%	1.5%	5.5%		
Total	800	367	140	210	28	55		
Percentage	100%	45.9%	17.5%	26.3%	3.5%	6.9%		

**Denotation:**

- a. Free compulsory secondary Education.
- b. Good Governance.

- c. Employment generation.
- d. Skilled Manpower.
- e. Control population growth.

**Description:**

**Reference: Table–34.** This table indicates the research respondent’s views regarding their suggestions for alleviation of poverty. The above table shows that out of 100% respondents, 42.3% respondents suggested the provision of free compulsory secondary education which can help to get out of the poverty trap, 24.8% respondents have given suggestion that the prevalence of good governance can contribute positively to alleviate poverty, 16.3% respondents have given their suggestion for employment generation for poverty alleviation, 9.1% respondents have suggested skilled manpower, 7.6% respondents suggested control on population growth for alleviation of poverty. The significant majority of both types of respondents have given their suggestion for provision of free compulsory secondary education which according to them can best alleviate poverty (with P-Value=.000.) This satisfies the research objective-V.

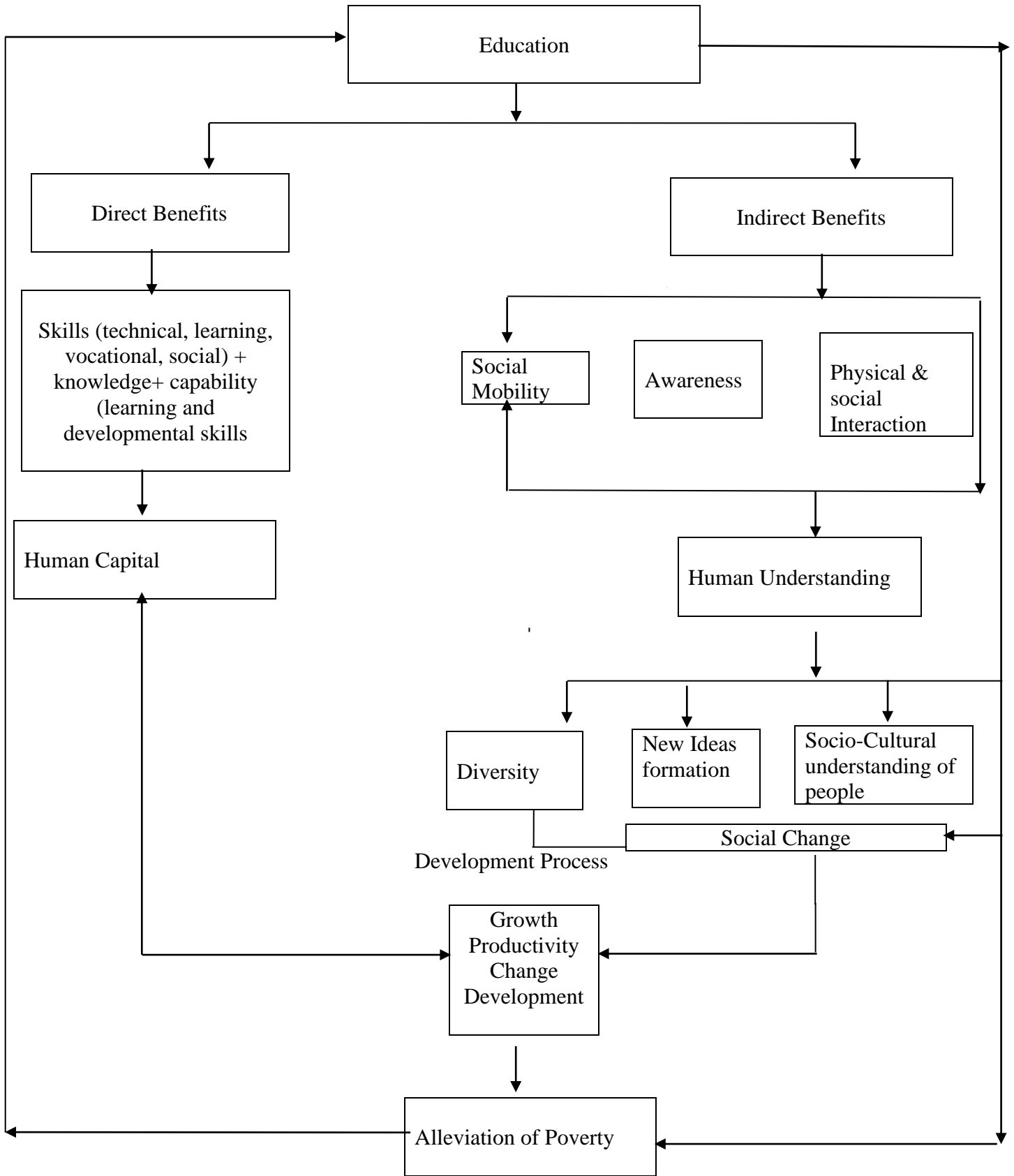
**“To know about views of the respondents/target groups regarding Government arrangements for provision of free education for poor people”.**

**6.8. THE NEW MODEL:**

The researcher in light of this research study proposes a model that provides explanation to the causal link between education and poverty. The process of formal education inculcates knowledge and skills in individual, which shape the ordinary individual into a human capital and this combination of direct and indirect benefits results in alleviation of poverty.

Formal education is a process to inculcate knowledge and skills in the future generation from one generation to another. Such process of formal education further categorized as primary, secondary and higher education for the students up-gradation. The earning capacity of an educated person depends on his/her IQ, education, skills, and access to earning opportunities. The return of formal education can take the shape of services, goods, or financial means. The volume of returns on education depends on the nature and quality of required skills and knowledge during the process of formal education.

The model proposes direct and indirect benefits of education and their impact on poverty alleviation. The researcher explains that education is an agent of social change that empowers and enables people to learn and acquire knowledge and new skills, improves chances of employability and brings a sustainable change that leads to alleviation of poverty. Moreover the researcher also proposes that indirectly education creates space for social mobility that helps individual to interact with fellow individuals, groups and institutions and make the individual socially aware of different people, promote socio-cultural understanding, discuss conflicting and seemingly similar and different ideas and narratives, to accept and respect diversity which leads to social change that eventually lead to development process, and reduces poverty. The model is given below.



## 6.9. CONCLUSIONS

Conclusions are based on the information collected from the respondents i.e. the literate and illiterate, who have been investigated during the research study from targeted areas of the province.

Following are the conclusions of the research study;

The research study respondents were grouped into two categories “literate” and “illiterate” on the basis of their educational status. Results based on the indication of both independent and dependent variables indicated that association of educational status (independent variable) vs poverty alleviation indicators like occupation, monthly income, per-capita income, house condition, availability of diet full time/skipped, affordability of medicines, specialist doctors and hospitalization etc. (dependent variable) was positive. Another variable about free education (independent variable) was found significantly affecting an individual status regarding higher chances for poor people of acquiring education, higher chances of getting employment, chances for earning increases, financial conditions improves (dependent variable) as literate individuals with higher level of education were more influential towards above all dependents variable.

The impact of educational status was analyzed about socio-economic status of literate and illiterate respondents regarding variables of chances of getting a standard job increases for educated person, no chances for getting a standard job for illiterate person, chances for participation for educated person in decision making, the educated person is given importance in community matters, that ultimately had positive association with educational status. Literate respondents were found having less

number of children, greater number of family members in process of getting and completed education.

The human capital theory formulated by Adam Smith, Alfred Marshall and Theodore Schultz is best suited to explain the economic benefits of education with alleviation of poverty. The theoretical framework devised for this research study worked as a catalyst for putting forward the theory and data to logical interpretation and conclusion. The data strongly supported the theory.

The major results of the research study are the following:

The results have shown that education attainment has a positive impact upon poverty. The other notable thing is the consistent increase in the chances of escaping poverty of an individual as we increase the educational level. It means that as educational achievement increases, the likelihood of an individual to be poor declines. Therefore education is the most important factor regarding poverty reduction. The attainment of education enhances the earning potential of individuals and consequently, the increased earnings will definitely help them to be out of poverty.

The research study is primarily concerned to find out the association of education with alleviation of poverty. To compare socio-economic status of literate and illiterate respondent's on every aspect of life. Therefore the research found out those literate respondents with a high level of education had high monthly income as the level of education comes down the monthly income of the respondent's falls down to a major proportion. The research respondents having primary level education were mostly in line group of illiterate respondents. The illiterate respondents having high level of monthly income mostly having physical assets like land, house and business etc.

which provides increased income. The comparative status of both group of respondents were having differences in their living standard like house condition. The literate group of respondents was in majority living in house made of concrete. The literate respondents having such condition were due to their regular monthly income because of their educational background. The illiterate respondents due to haphazard monthly income were mostly dependents and were unable to afford a house of good standard. Therefore the illiterate respondents mostly were living in house made of mud and were in bad and temporary condition. Which have also bad consequences on children physical and psychological growth and development resulting in generational poverty. The literate respondents were mostly living in house of their own status which gives them various socio- economic benefits. The research respondents who have low level of education were living in rented houses or houses provided by master with no rent. The illiterate respondents, who do not have any established source of income, were majority in rented houses or house provided by master with no rent. A significant difference was prevailing between both groups of respondents in categorization of their house condition like own house, by rent and provided by master with no rent. The research study finds out that:

According to the finding of the study the comparative status of the respondent' revealed that education and poverty are inversely related. Higher the level of education of the respondents, lesser will be the number of poor persons because education imparts knowledge and skills which is supportive in higher wages. Education had positive impact on respondent socio-economic status, literate and illiterate respondents had a clear difference in the monthly income, diet, participation, awareness raising and standard of living.

The research respondent's comparative status of regarding their marital status and number of children shows that: The illiterate respondents due to their uneducated attitude and misconception of fertility had negative result upon their life span. The illiterate respondents having greater number of children further created an unfavorable environment for their children in shape of improper nutrition; and socialization and education fulfillment etc. The literate respondents with planned life endeavor emphasized on this aspect of life with controlled population growth which to benefit their own self and the whole nation due to low pressure of population and to ensure their further development. Both groups of respondents had huge differences in their marital status and number of their children in different categorization of number of children and education profile of their family members. The literate respondents had significant differences with comparison of illiterate respondents. In this regard majority of the illiterate respondents were married and had higher number of children than those of the literate respondents. The literate groups of respondents were significantly lower in number of children and comparatively lower in marital status than those of illiterate respondents.

The literacy profile of research respondents comparative status of the respondents, regarding the number of their family members who were in the process of getting education the results indicated that the majority of family members of the literate respondents were are in the process of getting education due to their educated parents. Majority of the illiterate respondents who prioritized education for future development could not educate their family members due to financial constraints. Therefore the illiterate respondents had to drop out their family members from school and join workforce. A significant difference was prevailing between both groups of respondents in which the literate group of respondents were in significant majority

whose family members were in the process of getting education. Similarly the research study found out the comparative status of the respondents, regarding the respondents, number of family member who had completed their education. In this regard the comparative analysis of research data revealed that the family members of majority of literate respondents had completed their education. While illiterate respondent's family members were in majority who had not completed their education. A significant difference prevailed between both groups of respondents among whom majority of the literate respondents had maintained a significantly better position than those of the illiterate respondents.

The research study found out a comparative status of the respondents, regarding number of their family members who were uneducated. In this regard the comparative analysis of data of literate and illiterate respondents revealed that, significant differences prevailed between both types of respondents. The literate group of respondents had lesser number of uneducated family members than those of the illiterate respondents.

The research study found out a comparative status of the literate and illiterate respondents regarding their diet / food intake in categorization of full time, skipped and if full time just bread or bread with curry. According to the discussion of comparative analysis of both group of respondent's the literate group of respondents has maintained a significant position than that of illiterate respondents.

The comparative analysis of data of both types of respondents regarding the availability of different types of diet i.e. chicken, fish, beef, mutton, vegetable and pulses, revealed that among both group of respondent's the literate group of

respondents has maintained significant position than those of the illiterate respondents.

The impact of education was observed on account of affordability of health services in shape of public/private access, medicine, specialist doctor by the literate and illiterate research respondents. The discussion of comparative analysis shows that both group of respondent's had significant difference in which the literate group of respondents was in greater number who had affordability of health services than that of the illiterate respondents.

The comparative analysis of views of both types of respondents regarding the importance of education shows that both group of respondents considered importance of education with a minor difference in their number. It is fact that through the process of education the individual are empowered through knowledge and practical skills. This becomes a sense of independence for greater life span. As majority of the population of the province were illiterate and this was a major cause of poverty in the province. This study already found that there is a distinct gap in socio-economic status of literate and illiterate respondents. Due to illiteracy the illiterate individual are paralyzed mostly in developmental interventions and have received less social respect in participation and given importance in community matters. This state of illiteracy has driven the illiterate masses into a socio-economically disadvantaged status of life that they were being deprived from most of their privileged right i.e. right of participation, decision making and the right of choice to live a life independently.

The respondents reported that education is very important but they cannot afford education due to poverty. Some respondents said that education is a lifelong process and they cannot afford it while some respondents were of the view that many

educated people are jobless. The discussion of comparative analysis shows that both groups of respondents realized the importance of education or for males, females or both with minor differences in their views. The literate group of respondents was in greater number than that of the illiterate respondents who favored the statement regarding the importance of education on gender basis.

The association of formal education with poverty alleviation shows that both types of respondents i.e. the literate and as well as the illiterate were of the view that high literacy rate has the potential to combat poverty. The respondents were of the view that education provides different opportunities of capacity building for the people and utilization of their potential which results in the alleviation of poverty. They reported that through education they get knowledge and skills as well as jobs which alleviate poverty by increasing their earnings and improving their economic status.

A minor difference was prevailing between the views of both groups of respondents. The study comparative analysis of data regarding the impact of education on the socio-economic status shows that both groups of respondents were agreed that due to education the socio-economic status of an individual positively affected.

According to this study both groups of respondents had no knowledge about free compulsory secondary education is a constitutional right of every citizen. A small proportion of literate respondents just knew about it. Both groups of respondents were not satisfied about the government responsibility of provision of free education. While the significant majority of both groups of respondents agreed that free education is a major source of employment generation for the poor people. Majority of both groups of respondents shows their dissatisfaction regarding sending their children to government education institutions i.e. government institution has no proper facilities; low teacher professionalism and low standard of curriculum were the major reasons of

their concern. They prioritized private educational institutions for their children instead of government educational institutions.

This research study revealed that majority of illiterate respondents has not participated in any intervention for education development of their area. Also they have no knowledge about such type of intervention whereas majority of them prioritized community participation is necessary for education development. But due to lack of education they did not know or to understand the importance of their participation in such intervention. Following the knowledge of respondents about government intervention of community participation majority of both group of respondents have no knowledge about government intervention of community participation in educational developments.

The comparative analysis of data of both types of respondents i.e. literate and illiterate regarding the main causes of failure of educational program, following the given reason of lack of government interest, lack of community interest and improper utilization of funds majority of both groups of respondents have regarded the lack of government interest as the main cause of failure of educational program by both groups of respondents.

The comparative analysis of data of literate and illiterate respondents regarding the role of education in the alleviation of poverty through different opportunities of capacity building and job provision plays a vital role in alleviation of poverty by both groups of respondents.

The comparative analysis of data of literate and illiterate respondents regarding their suggestion for poverty alleviation. Majority of the both groups of respondents had suggested that free compulsory secondary education would provide a strong based for development and hence would result in the alleviation of poverty.

To conclude the discussion into a nutshell this research has reached the conclusion that the logic between education and poverty is no more a mystery but an open fact. Poverty is a transitional problem which needs solution on sustainable basis. Educations provide that solution to developed knowledge and skills and utilize the human potential to contribute to national and global development. Education plays a positive role in every aspect of human life from monthly income to living standard, from availability of diet to affordability of medicines, from marital status to number of children, from knowledge to responsibility etc. Education is positively linked with the poverty status and higher levels of education will be more and more effective in poverty reduction. The study concludes that a literate individual reduces more the risk of poverty as compared to the illiterate. Therefore, there is a need to take action to promote free education vide a conducive employment environment for the poor masses with equal educational opportunities. The results of the research study are in accordance with the human capital theory that educational attainment is a critical determinant of the incidence of poverty and should be considered primarily in implementing poverty reduction programmes.

## **6.10. RECOMMENDATIONS**

This part of the chapter gives some recommendations formulated on the basis of theoretical knowledge gained from relevant literature as well as findings of the field study regarding two main variables under study in this research. One variable was ‘the role of formal education’ and the other was ‘poverty alleviation’ i.e. *the role of formal education in alleviation of poverty: A case study of Khyber Pukhtunkhwa*. This study within the limitation of time and resources has made the following recommendations for improvement in education sector and availability of free education. If the Government of Khyber Pukhtunkhwa, the Education Department and other stakeholders/ donors want to ensure the availability of sustainable and qualitative Free secondary education for all people in general and specially for poor house hold in particular then many actions are required urgently in the education sector in following areas:

### **6.10.1. Curriculum.**

- For a successful formal education system a uniform curriculum is urgently needed for the rest of the whole country.
- Curricula should be developed objectively and based on outcomes of the students rather than just content analysis.
- International standards should be maintained in the up gradation of curriculum development.
- Uniform curriculum for both public and private institutions in education sector of Pakistan is immediately needed.
- An ongoing Monitoring and Evaluation mechanism should be adopted for the modification of current curricula.

- There should be system of all schools, colleges and university teachers to have copies of curriculum and develop their capacity building to understand its contents and requirements.

#### **6.10.2. Textbooks.**

- The quality of textbooks should be maintained through improvement in contents of the textbooks based on student's interest.
- Focus should be on the detail explanation of the concept rather than overburdening of the information
- For improvement in textbooks talent hunt and training exercise should be conducted to bring forth the new ideas and creativity.
- To maintain the qualitative improvements in textbooks on ground realities should be realized with participation of teachers.
- The process of textbook structure development should include subject specialists, teachers and managers.
- All textbooks should be available to students free of cost.

#### **6.10.3 Teachers.**

- There is an urgent need to re-establish the social status of the teacher and respect in the society with inspired capacity to the teaching profession and professional development, including upgrading salaries and a reward system based on performance measures.
- A Bachelor's degree, with B.Ed., should be the requirement for teaching at the elementary level. A Masters level for the secondary and higher secondary,

with a B.Ed., should be ensured. PTC and CT should be phased out through encouraging the present set of teachers to improve their qualifications, while new hiring shall be based on the advanced criteria.

- Teacher training arrangements, accreditation and certification procedures should be standardized and institutionalized.
- Teacher education curriculum shall be adjusted to the needs of the school curriculum and scheme of studies. The curriculum shall include training for student-centered teaching, cross-curricular competencies, and an on-site component.
- The current pre service and in service teacher programs should be revised to overcome generalized pedagogical sensitization.
- The upward mobility of teacher should be based on their performance and qualification without any discrimination.
- To control absenteeism and multiple job-holding, Provincial and Area Administrations should develop Education Management Information System EMIS data on teacher deployment.
- Governments should draw upon resources from the private sector through public private partnerships, especially in the areas of teacher education and professional development programmes.

#### **6.10.4 Learning Environment.**

- Conducive learning environment should be developed with enhanced infrastructure with full-fledged facilities.

- Corporal punishment must be avoided with violation of such things should be accountable.
- The model of PTA/SMCs should be promoted on wide range with increased civil society participation.
- Community participation should be promoted with sense of ownership and realization of education importance for children.

**General recommendations for the promotion of education sector are the following:**

1. Prioritization of education and investment in education sector at macro and micro level are the important steps for development of education.
2. To promote literacy literate environment is inevitable. A united effort at public and private level in this regard would help promote literacy and lead to better quality of life.
3. The government should provide free education to poor people up to secondary level will generate human capital which can make a serious change in the prevailing situation of education and poverty alleviation.
4. Community participation should be given importance in educational planning at school level on regular basis. Public and private sector should establish community centers with on the spot guidance, help and assistance about literacy and educational counseling, job centers facilities, training, sport and recreation facilities, public library as well as psychiatric help through a qualified doctor all provided under on roof.

5. Parents-Teachers Association (PTAs) should be established at each and every educational institution to involve the parents of school going children in planning monitoring and implementation of educational programme.
6. Rural community is among the poorest segments of the society. It can become human capital for the nation if equipped with proper education facilities. This can have long lasting result on future development.
7. Incentive based educational programme should be launched for poor children with technical skills to support their families. This should be fruitful to reduce the number of out of school children and develop their interest in schooling.
8. The jagirdari and wadera system of oppression needs to be abolished. Unfortunately the over-representation of feudal interest in our political system has not allowed us to adopt modern and forward looking measure as yet.
9. Respect for education and teachers needs to be inculcated in the minds of people. Writing and reading should be promoted. Books and printed material should be promoted on subsidized and cheaper rates.
10. Frequently changing policies and plans just to defame and distort the image of the rivals and political opponents shake the confidence of common man. No policy should be drawn half way.
11. Literacy is a sacred activity leading the powerless to empowerment. The system of education in the country is not uniform which leads to regression, discrimination and frustration among various classes. It is need of the hour to make a uniform quality, standard classes, transport etc from Khyber to Karachi.

12. Literacy needs to be made more practical and true to meet real life requirements. Drop outs are mainly due to uninteresting curricula and harsh attitude of teachers or on account of poverty to become earning member of the family. The private and public sectors should establish centers of life long learning to impart marketable skills and focusing on human resource development leading to improve quality of life and hence poverty alleviation.
13. Female education needs to be prioritized. Illiteracy among females is the root cause of many social evils prevailing in the country leading to social stagnation, immorality, hopelessness, unproductive role and low social status of women.
14. Educating mothers is an investment which pays off by creating a general awareness of the importance of imparting education to children.
15. There is need for a nation wide adult literacy programme. It is surprising that with 53million adult illiterate there is no adult skill oriented literacy programme launched worth the name. in this situation it is unrealistic to hope for a major boost in the national literacy ratio in the coming years, 50% of the 5-9 years old children seeking primary education dropout.
16. The government should make it mandatory for all organization to arrange for practical and functional literacy classes in community centers and launch a literacy movement as a serious process, seminars, conferences, walks organized on this important issue will help remind people the urgent need to raise the literacy level in Pakistan.

17. The government should do more at the level of policy initiative. The infrastructure needs to be provided, teachers mobilized, students motivated and education made relevant to the economic and social needs of the people. It is high time to realize the importance of practical education or functional and productive literacy for the mental, moral and intellectual development of the child of today and the nation of tomorrow.
18. A complete overhaul of the present curricula is urgently needed to ensure that increasing number of highly trained people is available to carry on the professional skills of a developing nation. The unrelated and uninteresting curricula have been responsible for a large number of drop-out from schools, because parents realize that this is not going to help their children in getting employment. Both parents and students want a marketable education at literacy.
19. The focus must be on literacy with little memory and much practical skill employable, marketable and usable in the 21<sup>st</sup> century.

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## ANNEXURE

### Interview Schedule for Research Study

#### “The Role of Education in Alleviation of Poverty in Khyber Pakhtunkhwa”

Respondent No. \_\_\_\_\_

1) Zone

1                      2                      3                      4

2) District:

3) Age

a) 20 – 30

b) 31 – 40

c) 41 – 50

d) 51 – 60

4) Educational status

a) Literate.

b) Illiterate.

5) If literate level of education?

a) Primary.

b) Matric.

c) Intermediate.

d) Bachelor.

e) Master.

f) Professional qualification.

6) Occupation

a) Government Servant.

- b) Semi Government Servant.
  - c) Private Servant.
  - d) Farmer/Tenant/Daily wager.
- 7) Total monthly income from all sources Rs. \_\_\_\_\_
- 8) Total number of dependents on this income \_\_\_\_\_
- 9) House condition
- a) Kacha.
  - b) Pucca.
  - c) Semi Pucca.
- 10) Do you live in
- a) Own house
  - b) Rented House
  - c) Provided by master with no rent.
- 11) Do you own property?
- a) Yes.
  - b) No.
- 12) If Yes, type of property
- a) House.
  - b) Land.
  - c) Vehicle.
- 13) If land, size of land \_\_\_\_\_
- 14) Marital status
- a) Single.
  - b) Married.
- 15) If married number of children \_\_\_\_\_

16) Family system.

- a) Nuclear
- b) Joint
- c) Extended

17) Number of Family members who are in the process of getting education \_\_\_\_\_

18) How many have completed their education \_\_\_\_\_

19) Number of members who are uneducated \_\_\_\_\_

20) Diet

- a) Full time.
- b) Skipped.

21) If full time

- a) Just bread.
- b) Bread with curry.

22) Type of diet available

	Daily	Weekly	Monthly
Meat Beef			
Mutton			
Chicken			
Fish			
Vegetables			
Pulses			

23) Can you afford medicines?

- a) Yes.
- b) No.

24) Can you afford specialist doctor?

a) Yes.

b) No.

25) If needed, can you afford hospitalization?

a) Yes.

b) No.

26) If Yes

a) Government.

b) Private.

27) Do you think that education is the fulcrum of future development?

a) Yes

b) No

c) I do not know

28) If yes, is it important for:

a) Male

b) Female

c) Both

29) If no, Why, because:

a) There is no free education.

b) Education is a life long process and we cannot afford it.

c) It is wastage of time.

d) Many educated people are jobless.

30) In your opinion can education alleviate poverty?

a) Yes

b) No

31) If yes, through:

- a) Getting a job
- b) Getting knowledge and skills

32) If no, because

- a) The education sector is not recognized to be as important as others.
- b) Lack of high-level policy making.
- c) Insufficient emphasis is given to technical and vocational education.

33) Do you think that education can improve socio-economic status of the individual?

- a) Yes
- b) No

34) If yes, which aspect of life improves

- a) Social
- b) Economic
- c) Psychological satisfaction.
- d) All of the above.

35) Can you elaborate on the social benefits of education

- a) Yes
- b) No

36) If yes, what

- a) Social status (in the family, in society)
- b) Awareness

37) Can you elaborate the economic benefits of education?

- a) Yes
- b) No

38) If yes, what

- a) Getting a job.
- b) Can run his business.
- c) Can handle the family affairs without any worries.

39) In your opinion which factor accelerates the ratio of poverty?

- a) Bad Governance
- b) Illiteracy
- c) Population growth

40) Do you think that high literacy rate has the potential to combat poverty?

- a) Yes
- b) No

41) Do you agree that illiterate individual has low socio economic status?

- a) Yes
- b) No

42) If yes, because

- a) Illiterate individual has no chance of getting a standard employment
- b) Voiceless in decision making
- c) Is ignored

43) If no, please explain

44) Do you agree that literate individual has a high socio-economic status?

- a) Yes
- b) No

45) If yes, because

- a) The chances of employment for literate person are always bright.
- b) Can participate in decision making
- c) Is given importance in community matters

- 46) Do you know that free secondary education is a constitutional right of every citizen?
- a) Yes
  - b) No
  - c) I do not know.
- 47) Is government fulfilling its responsibilities regarding free education in your area?
- a) Yes
  - b) No
  - c) I do not know
- 48) If yes, are you satisfied from that?
- a) Yes
  - b) No
- 49) If Yes, do you think that free education for poor people will increase their chances of employment
- a) Yes
  - b) No
- 50) If Yes, do you think that this will help in alleviating poverty in the area
- a) Yes
  - b) No
- 51) If you are not satisfied with the Government's fulfillment of its responsibilities regarding free education in your area then why, because
- a) The responsibility is just theoretical
  - b) No government has done anything about it
  - c) Full fledged free education is not available
- 52) Are you satisfied with sending your child to government educational institution?

a) Yes

b) No

53) If no, because

a) Government educational institutions have no proper facilities

b) Low curriculum standard

c) Teacher's low professionalism

54) Do you think that community participation is necessary in any educational intervention for educational development?

a) Yes

b) No

c) I do not know

55) If yes, is there any government intervention for the participation of people in education sector in your area?

a) Yes

b) No

c) I do not know

56) If yes, do you participate in those activities?

a) Yes

b) No

57) If yes, what is that intervention? \_\_\_\_\_

58) Are you satisfied from that intervention?

a) Yes

b) No

59) If no, why

60) If yes, how do you find it?

a) Good

b) Bad

61) What are the main causes of failure of educational programme?

a) Lack of government interest

b) Lack of community interest

c) Improper utilization

62) How can education be helpful in alleviation of poverty?

63) Give suggestions for poverty alleviation.

## APPENDIX

S. No	Variable	Factors	Frequency	Percentage
1	Zone	Southern	202	25.3
		Central	200	25.0
		North- Western	198	24.8
		Northern	200	25.0
		Total	800	100.0
2	District	Mardan	200	25.0
		Kohat	200	25.0
		Haripur	200	25.0
		Chitral	200	25.0
		Total	800	100.0
3	Age	20-30	272	34.0
		31-40	237	29.6
		41-50	190	23.8
		51-60	101	12.6
		Total	800	100.0
4	Education Status	Literate	400	50.0
		Illiterate	400	50.0
		Total	800	100.0
5	Level of Education	Primary	28	3.5
		Matric	115	14.4
		Intermediate	39	4.9
		Bachelor	67	8.4
		Master	103	12.9
		Professional Education	48	6.0
		Total	400	50.0
6		Government Servant	121	15.1
		Semi Government	84	10.5
		Private	217	27.1

	Occupation	Farmer/Tenant/Daily Wager	243	30.4
		Retired	4	.5
		Land Lord	2	.3
		Jobless	86	10.8
		Business	43	5.4
		Total	800	100.0
7	Monthly Income	5000, 10000	410	51.3
		10001, 15000	81	10.1
		15001, 20000	101	12.6
		20001, 25000	67	8.4
		25001 and above	141	17.6
		Total	800	100.0
8	Numbers of dependents	From 1 to 3	409	51.1
		From 4 to 7	182	22.8
		from 8 to 11	40	5.0
		from 12 to 15	169	21.1
		Total	800	100.0
9	House Condition	Kacha	428	53.5
		Pucca	372	46.5
		Total	800	100.0
10	Do You Live	Own House	488	61.0
		Rented	157	19.6
		Provided by mater with no rent	155	19.4
		Total	800	100.0
11	Property	Yes	456	57.0
		No	344	43.0
		Total	800	100.0
12	Type of property	House	320	40.0
		Vehicle	136	21.0
		Total	456	61.0

13	Marital Status	Single	255	31.9
		Married	545	68.1
		Total	800	100.0
14	Number of Children	from 1 to 3	266	33.3
		4 to 7	242	30.3
		8 to 10	37	4.6
		Total	545	68.1
15	Family System	Nuclear	346	43.3
		Joint	249	31.1
		Extended	205	25.6
		Total	800	100.0
16	Number of family members who are in the process of getting education	None	359	44.9
		1 to 3	218	27.3
		4 to 6	223	27.9
		Total	800	100.0
17	Number of family members who have completed their education	None	410	51.3
		From 1 to 3	203	25.4
		4 to 6	187	23.4
		Total	800	100.0
18	Number of family members who are uneducated	None	278	34.8
		from 1 to 3	229	28.6
		4 to 6	293	36.6
		Total	800	100.0
19	Diet	Full Time	495	61.9
		Skipped	305	38.1
		Total	800	100.0
20	Type of diet	Not Available	466	58.3
		Daily	206	25.8
		Weekly	77	9.6
		Monthly	51	6.4
		Total	800	100.0
21	Beef	Not Available	466	58.3

		Daily	206	25.8
		Weekly	77	9.6
		Monthly	51	6.4
		Total	800	100.0
22	Mutton	Not Available	516	64.5
		Daily	207	25.9
		Weekly	77	9.6
		Total	800	100.0
23	Chicken	Not Available	442	55.3
		Daily	206	25.8
		Weekly	51	6.4
		Monthly	101	12.6
		Total	800	100.0
24	Fish	Not Available	526	65.8
		Daily	139	17.4
		Weekly	28	3.5
		Monthly	107	13.4
		Total	800	100.0
25	Vegetable	Not Available	363	45.4
		Daily	311	38.9
		Weekly	120	15.0
		Monthly	6	.8
		Total	800	100.0
26	Pulses	Not Available	225	28.1
		Daily	440	55.0
		Weekly	76	9.5
		Monthly	59	7.4
		Total	800	100.0
27	Affordability of medicines	Yes	420	52.5
		No	380	47.5
		Total	800	100.0
28	Affordability of	Yes	390	48.8

	specialist Doctor	No	410	51.3
		Total	800	100.0
29	Affordability of Hospitalization	Yes	392	49.0
		No	408	51.0
		Total	800	100.0
30	Views about education as fulcrum of Development	Yes	470	58.8
		No	330	41.3
		Total	800	100.0
31	Important for	Male	28	3.5
		Female	20	2.5
		Both	422	40.5
		Total	470	46.5
32	Reason for unimportance of education.	There is no free education	186	24.5
		Education is a life long process and we cannot afford it	117	14.6
		Many educated people are jobless	27	.5
		Total	330	39.6
33	Opinion about education and poverty alleviation	Yes	549	68.6
		No	251	31.4
		Total	800	100.0
34	If Yes	Getting a job	380	47.5
		Getting Knowledge and skill	169	21.3
		Total	549	68.8

35	If No	The education sector is not recognized to be as important as other	173	16.6
		Lack of high level policy making	29	3.6
		Insufficient emphasis is given to technical and vocational education	49	6.0
		Total	251	26.3
36	Education and socio-economic status	Yes	524	65.5
		No	276	34.5
		Total	800	100.0
37	If yes	social	98	12.3
		economic	243	30.4
		psychological	31	3.9
		All of above	152	18.9
		Total	524	65.4
38	Social Benefits of education	Yes	671	83.9
		No	129	16.1
		Total	800	100.0
39	If yes	Social Status(in family, society)	422	52.8
		Awareness	81	10.1
		Both	168	21.0
		Total	671	83.9
40	Opinion about factors which accelerate the ratio of poverty	Bad Governance	278	34.8
		Illiteracy	333	41.6
		Population Growth	189	23.6
		Total	800	100.0

41	Opinion about High literacy rate and potential to combat poverty	Yes	692	86.5
		No	108	13.5
		Total	800	100.0
42	Illiteracy and low socio-economic status	Yes	672	84.0
		No	128	16.0
		Total	800	100.0
43	If yes	Illiterate individual has no chances of getting standard employment	505	75.6
		Viocess in decision making	41	13.8
		Is ignored	26	3.3
		Total	672	92.6
44	Opinion about literacy and high socio-economic status	Yes	727	90.9
		No	73	9.1
		Total	800	100
45	If yes	The chances of employment for literate person are always high	524	66.8
		Can participate in decision making	103	20.4
		Is given importance in community matters	100	3.8
		Total	727	100
46	Free secondary education as a constitutional right	Yes	163	20.4
		No	637	79.6
		Total	800	100.0
47	Free education will	yes	673	84.1

	increased chances of acquiring education for poor.	no	127	15.9
		Total	800	100.0
48	Government fulfillment of free education	Yes	266	33.3
		No	534	66.8
		Total	800	100.0