



Impact Assessment Report

2016



Punjab Educational Endowment Fund (**PEEF**) Scholarship Program

A Company set up under section 42 of the Companies Ordinance, 1984

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Abbreviation(s) used:

PEEF: Punjab Educational Endowment Fund

FGD: Focus Group Discussion



Executive Summary

Access to finance plays a vital role for the livelihood for every individual, and is rendered as the most significant factor when it comes to gaining education. There is no doubt in the fact that education is the most important factor that helps carve an individuals life which ultimately benefits the entire society in the future.

Education Scholarship schemes are gaining popularity in a number of countries and are serving the role of providing capital for the needy students who lack resources but have surpassed potential. Such a program was initiated and established by the government of Punjab and was implemented on a mass scale basis in Punjab (province of Pakistan) titled as the “**Punjab Educational Endowment Fund (PEEF).**”

The Punjab Educational Endowment Fund is a government initiative made by the Punjab Government in 2008. This scheme was aimed towards helping the poor people of Punjab by providing them with merit based scholarships in order to enhance their education opportunities ultimately improving their chances at attaining education and furthermore, their future living economic standards. This study intends to do an impact assessment of the PEEF project.

Executive Summary

The project will be evaluated by using both quantitative and qualitative methods to measure economic and social effects on the lives of the direct and indirect beneficiaries i.e. students and their parents respectively.

The analysis of the data presented in this study is based solely on the primary research that was conducted by IPOR.

Furthermore, this report is constructed keeping in mind the Mission Statement and the objectives that were to be addresses. Some of the main results are highlighted below:

- 82% of the sample size collected for this study stated that the identification and selection process to attain this scholarship is effective.
- 64% of the respondents stated that in the absence of PEEF scholarship, they would have to cut their household expenses in order to continue their education.
- 49% of the scholars clearly stated that in the absence of the PEEF scholarship program they would not have been able to continue their education.
- 76% of the respondents stated that their siblings education had improved because this scholarship.
- 97% of the scholars believed that PEEF scholarship had a positive effect upon their family, friends and colleagues, in financial as well in social terms

Punjab Educational Endowment Fund (PEEF)

Punjab Educational Endowment Fund (PEEF) is an initiative of the Government of Punjab (GOP). It is a public company formed under section 42 of the Companies Ordinance 1984. It has been established with the objective to create a pool of talented Pakistani youth amongst the less privileged but academically brilliant boys and girls of society by providing them with financial assistance to pursue quality education. To achieve this purpose, PEEF provides scholarship stipend to selected high performing students of Secondary, Intermediate and Punjab Board of Technical Education and Graduation students. Support is also provided at Master level and Centre of Excellence (COE's) scholars in the form of fee sharing.

PEEF has completed almost six years since its inception and its beneficiaries have started joining various positions in different professions. The success or failure of any organization in achieving its goals does not depend solely on financial capacity and human capital. It also relies on the ability to accurately define its objectives and measure its outputs, to comprehensively view achievement requirements, and to properly understand the available resources and the mechanisms of how to utilize them within the framework of a rational strategic plan and a detailed operational plan.

Impact Evaluation of PEEF Scholarship Program

PEEF has completed its seven successful years in scholarship/financial aid provision to the talented and needy students of Punjab. It was appropriate time to evaluate the program's effects and the extent to which its goals were attained. For this purpose a study of impact evaluation was conducted by External Evaluators, IPOR Consulting.

Impact Evaluation of any program is to assess the changes that can be accredited to a particular intervention both the intended and unintended ones. It is fairly interchangeable with results, outcomes and effects of any program

PEEF initiative stands on the following grounds,

Mission Statement:

“Building a critical mass of human capital, participating in nation building; through provision of equitable opportunities to less privileged but academically brilliant boys and girls in Punjab.”

Underlying Vision:

“Creation of a pool of talented Pakistani youth from less privileged background; contributing towards economic and social development, to realize the dream of a moderate, progressive and prosperous Pakistan.”



Impact Evaluation of PEEF Scholarship Program

Ever since its inception, PEEF has been endeavoring to make available the best educational opportunities to the less privileged and talented youth of Punjab through following means;

Provision of scholarships for talented but less privileged and needy students to bring them at par with the fortunate ones;

Creation of a critical mass of talented youth for the development of the society;

Identification and support to extremely marginalized students through special quotas; and

Supporting the less privileged and best students of Punjab Board of Technical Education (PBTE) as well as, to a limited extent, other provinces - including AJ&K, FATA, Gilgit Baltistan & Islamabad Capital Territory (ICT).

Impact Evaluation of PEEF Scholarship Program

The company started its operations in 2009 with an initial endowment of one billion rupees which has been increased to fourteen billion rupees. Investment proceeds of this endowment are utilized to achieve the objectives for which PEEF was established. So far, it has awarded more than 150,000 (one hundred fifty thousand) scholarships worth more than seven billion rupees. About 33% of the total students, who have been awarded scholarships by PEEF, have completed their certificate/degree program. In this way around 67% students are still in the process of completing their certificate/degree.



IPOR CONSULTING

(External Evaluators)

■ About IPOR:

IPOR Consulting is an independent research institution with ability to gauge public opinion at its best on social issues, democracy and service delivery throughout Pakistan. IPOR is registered under section 32 of companies act, 1984 (XLVII of 1984) with the Security and Exchange Commission of Pakistan (SECP). As member of ESOMAR, the information in this report has been compiled in accordance with international standards for market and social research methodologies.

■ Disclaimer:

The results in this Report do not represent views held by IPOR. The results only represent public opinion, computed on the basis of views expressed by PEEF Scholarship holders selected through the procedure outlined in the methodology section of this report. IPOR cannot be held liable to the users of this data. Any part of this publication can be used or cited with a clear reference to IPOR.

Methodology & Data Collection Procedure

A cross-sectional Data Analysis technique was used to help gather the desired results over a time period of one month, 17th October to the 16th of November 2016. This primary research is done in the form of a survey/questionnaire conducted via personalized interviews.

The survey was a one to one interview where the representatives went to the respondents home and interviewed them in person. This data collection technique was used in order to gain a better insight of the purpose that PEEF scholarship aims to achieve.

The total sample size consisted of 998 scholarship holding individuals that were interviewed by a dedicated team of 45 enumerators from IPOR consulting.

A Simple Random Sampling technique was used to select the respondents to enable each member of the population to have an equal chance of being included in the sample. The universe for the sample selection is taken from the year wise list of male and female scholarship holders prepared by PEEF.

In order to achieve better and more thorough results, a team consisting of both males and females conducted the interviews. Female interviewers and the male respondents interviewed the female respondents by the male interviewers. 100% telephonic back check has been done for quality insurance.

Furthermore the figures, charts and tables may not add up to 100% due to rounding error.

Total Scholarship Holders:

n = 998

Margin of Error: Not more than **±3 %**

Overall with **95%** confidence level





Methodology & Data Collection Procedure of Focus Group Discussions

Recruitment of Participants for FGDs- Impact Evaluation of PEEF

In order to assess the qualitative analysis of the PEEF Impact Evaluation project, the Focus Group Discussions were taken into account.

A detailed list of scholars, provided by PEEF, was used for the recruitment of parents/ guardians for FGDS. Simple random technique was adopted to contact the parents and total 10 parents were invited in each FGD however 8-9 participants showed up in all discussions.

At the first step of recruitment IPOR separated the list of beneficiaries of target districts, i.e. Rawalpindi, Chiniot, Lahore, Bahwalpur, then from the list of particular district parents were invited randomly, after confirmation from 10 participants for discussion IPOR stopped the recruitment process.

Total Scholarship Holders:
n = 998

Margin of Error: Not more than $\pm 3\%$
Overall with **95%** confidence level



PEEF SCHOLARSHIP PROGRAM

For selecting and awarding scholarships to the deserving students, PEEF follows the following eligibility criteria and process to ensure transparency, accuracy and convenience for the candidates:

- PEEF obtains data of the students from Punjab Examination Commission (PEC), all Boards of Intermediate and Secondary Education (BISEs) in Punjab, Federal Boards of Intermediate and Secondary Education (FBISE) based on eligibility criteria outlined by the organization.
- Shortlisted students for the PEEF scholarship are required to fill in the prescribed student information form and send it back to PEEF after verification from the institution where he/she is currently enrolled and forms are also verified by the concerned government official i.e. Executive District Officer (EDO), District Education Officer (Colleges), etc.
- All the received student information forms are scrutinized by PEEF for final selection and award of scholarship.



PEEF SCHOLARSHIP PROGRAM

- PEEF enlists selected candidates and writes them confirmation letters with copies to respective educational institutions and District Focal Committees for information and further necessary action
- The names of the scholarship recipients are placed on PEEF website.
- Scholarship is disbursed on bi-annual basis through Electronic Payment system under the supervision of educational institution in which the student is enrolled.
- Second tranche of scholarship is released once the institution provides a satisfactory performance report about the student's academics, attendance and discipline.
- Field monitoring visits to the educational institutions are also conducted.



PEEF OBJECTIVES & EVALUATION QUESTIONS

The evaluation will answer 4 key questions and the sub-questions that need to be answered in the process of answering the key questions.

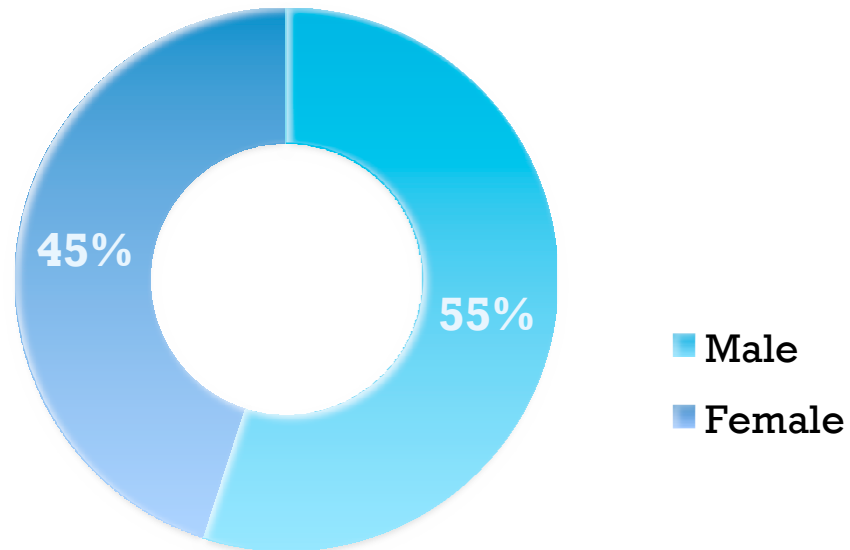
- ① To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
- ② Are the PEEF processes of selection of students and disbursement purely based on merit (reliability of process)?
- ③ Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?
- ④ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?



Analysis of Demographic Data

The sample size was divided in two on the basis of gender. Out of 998 respondents, 45% were females and 55% were males.

Gender of Respondents



Survey of Demographics

Division of District

Category	Sample Size	Percentage
Developed District	609	61%
Less Developed District	389	39%
Total	998	100%

PEEF scholarship is provided across a wide range of districts in Pakistan. Various questions from the gathered data are divided district wise in order to understand how well this program is doing across these districts. The total sample size collected for this study was subdivided into two categories namely Developed and Less Developed Districts. Most of the recipients of PEEF belonged to the Developed Districts in comparison to the Less Developed Districts.

61% of the scholars belonged to Developed Districts which include 19 districts namely: Attock, Chakwal, Faisalabad, Gujranwala, Gujrat, Hafizabad, Jhelum, Khushbab, Lahore, Mandi Bhaudin, Multan, Nankana Sahib, Rawalpindi, Sahiwal, Sargodha, Sheikhu Pura, Sialkot and Toba Tek Singh.

39% of the scholars belonged to the Less Developed Districts which include 16 districts namely: Bhakkar, Bhawalnagar, Bhawalpur, Chiniot, Dera Ghazi Khan, Jhang, Kasur, Khanewal, Layyah, Loghran, Muzafar Garh, Okara, Pak Pattan, Rahim Yar Khan, Rajanour and Vehari.

To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

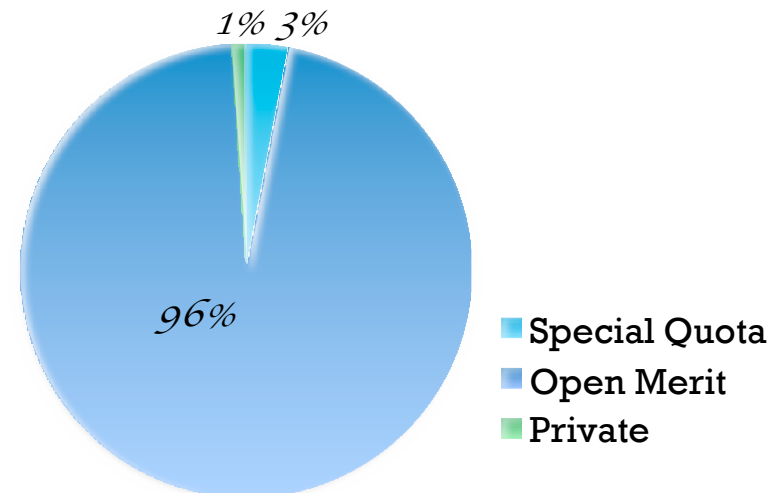
Scholarship Categories

In order to provide talented and less privileged students with an equal opportunity for education, PEEF scholarship criteria was divided into three main categories to identify and select those eligible for it.

Out of the entire sample size, 96% of the respondents earned the scholarship on the Open Merit basis, while just 3% and 1% were selected under the Special Quota and Private category respectively. This is a testament of the fact that the PEEF scholarship is provided mostly to the talented and hardworking individuals who have the potential and caliber to perform well but are unable to due to the lack of financial opportunities.

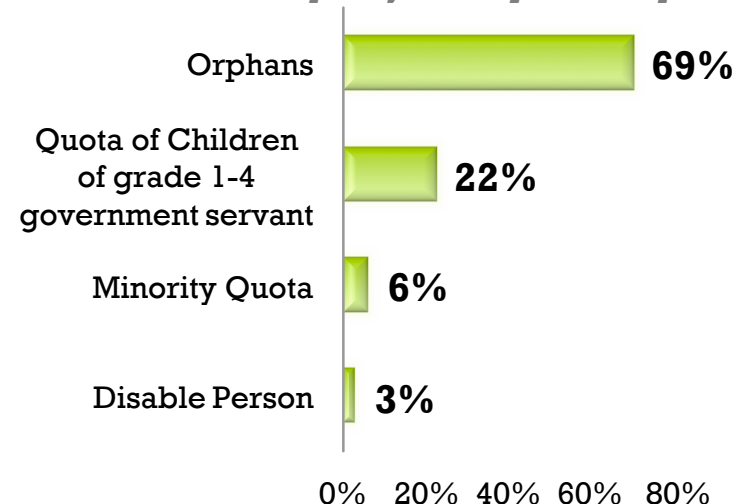
Furthermore, in order to assess the Special Quota Criteria category, the respondents were asked to describe the reason owing to which they received this quota. The results suggested that out of those 3% people, about 69% were orphans, 22% were the children of a low grade government officer, 6% belonged to the minority and 3% was reserved for the disabled students. Thereby, rendering this quota a fair category to award scholarships.

Under which category did you get this scholarship ?



Special Quota...

[Only 3% special quota]

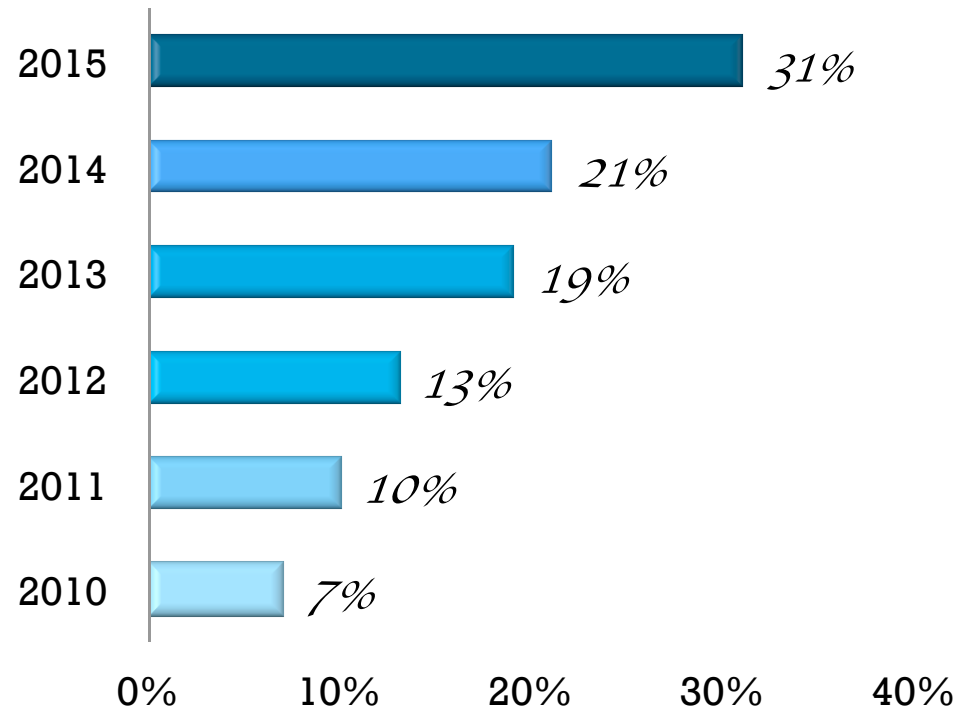


To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

In order to see how well the PEEF scholarship program has been doing over the years, the data was analyzed over the period of 5 years starting 2010-2015.

A positive trend has been seen over the spread of these 5 years, thereby showing that more people are receiving this scholarship every progressive year. 31% scholarships were awarded in 2015, 21% in 2014, 19% in 2013, 13% in 2012, 10% in 2011 and 7% in 2010.

Which year did you get the PEEF scholarship?
(Multiple Responses)

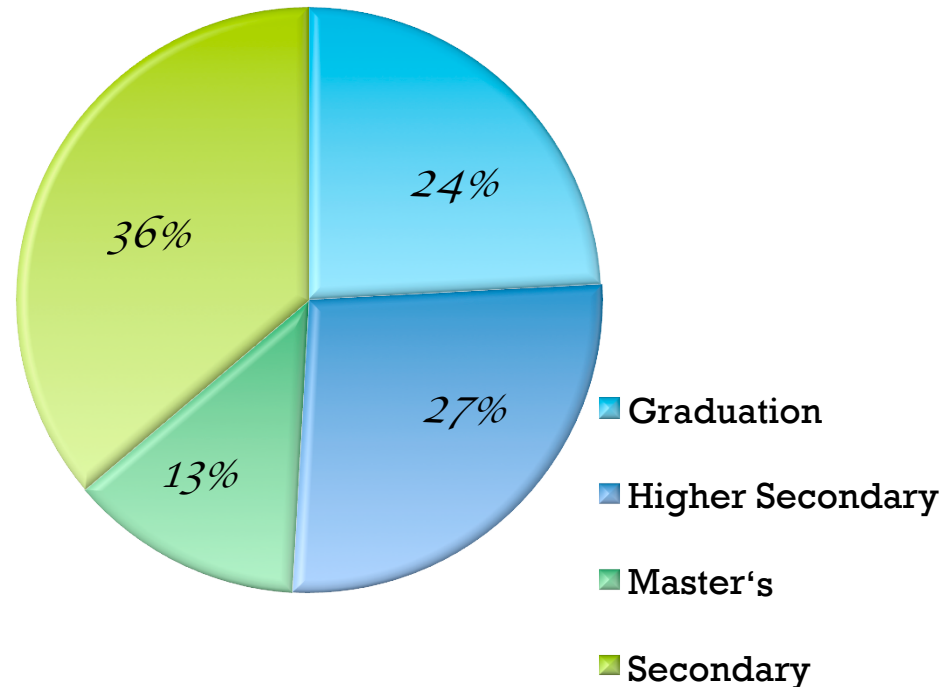


In which class did you receive PEEF Scholarship?
(Multiple Responses)

To understand the trend and spread of the PEEF scholarship across the academic years, the scholars were asked as to which year they received their scholarship.

Out of the total sample size collected for this study, the academic years subject to receiving PEEF scholarship are divided into four main classes: Masters, Graduation, Higher Secondary and Secondary.

After analyzing the data gathered for this study, the sample of this study depicts that the largest number of PEEF scholars belonged to the Secondary class which was 36% of the entire sample population. While, 27% belonged to the Higher Secondary class, 24% belonged to Graduation level and 13% to Master level.



In which class did you receive PEEF Scholarship?

Scholarship Category by Less Developed Districts

The question was further divided after observing the results. Each education class was seen in more detail and was divided into District wise categories.

The 36% of the 998 scholars who received their scholarship at the Secondary level were further divided into the Less Developed Districts. The graph depicts how many students were enrolled in this education class in the 16 less developed districts.

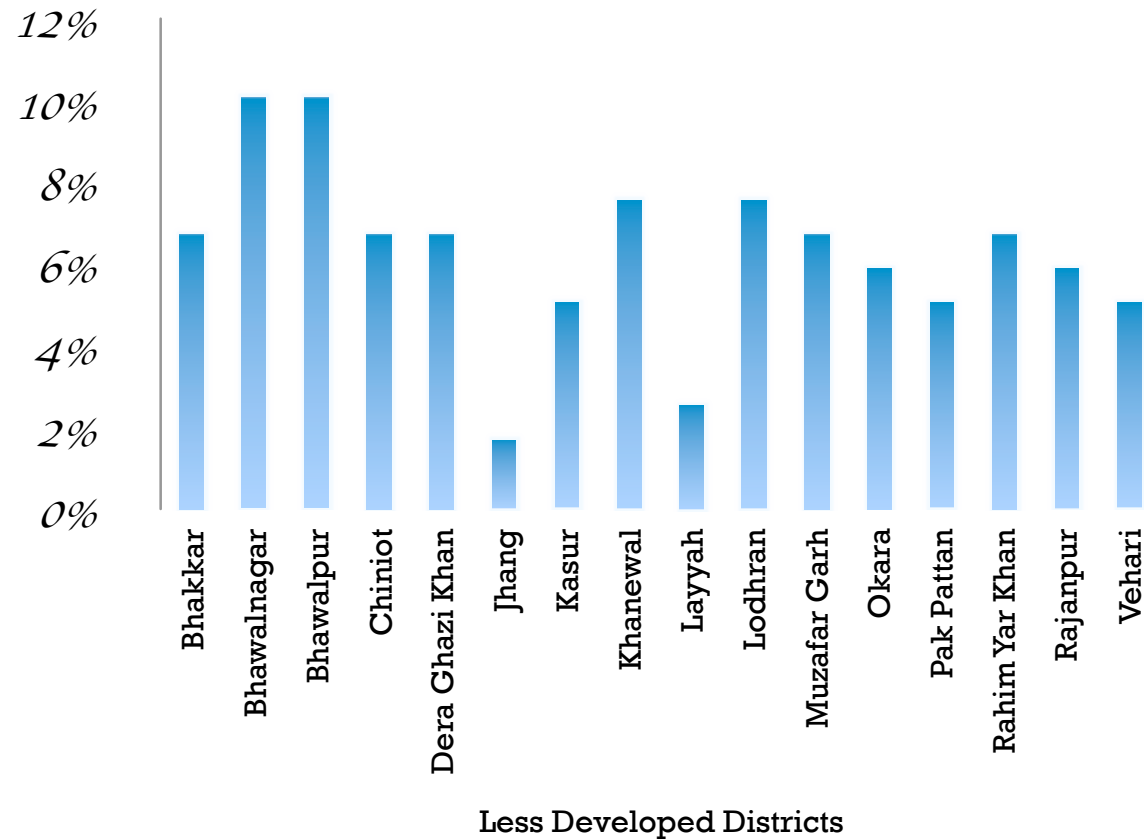
Scholarship Class (Secondary)



In which class did you receive PEEF Scholarship?

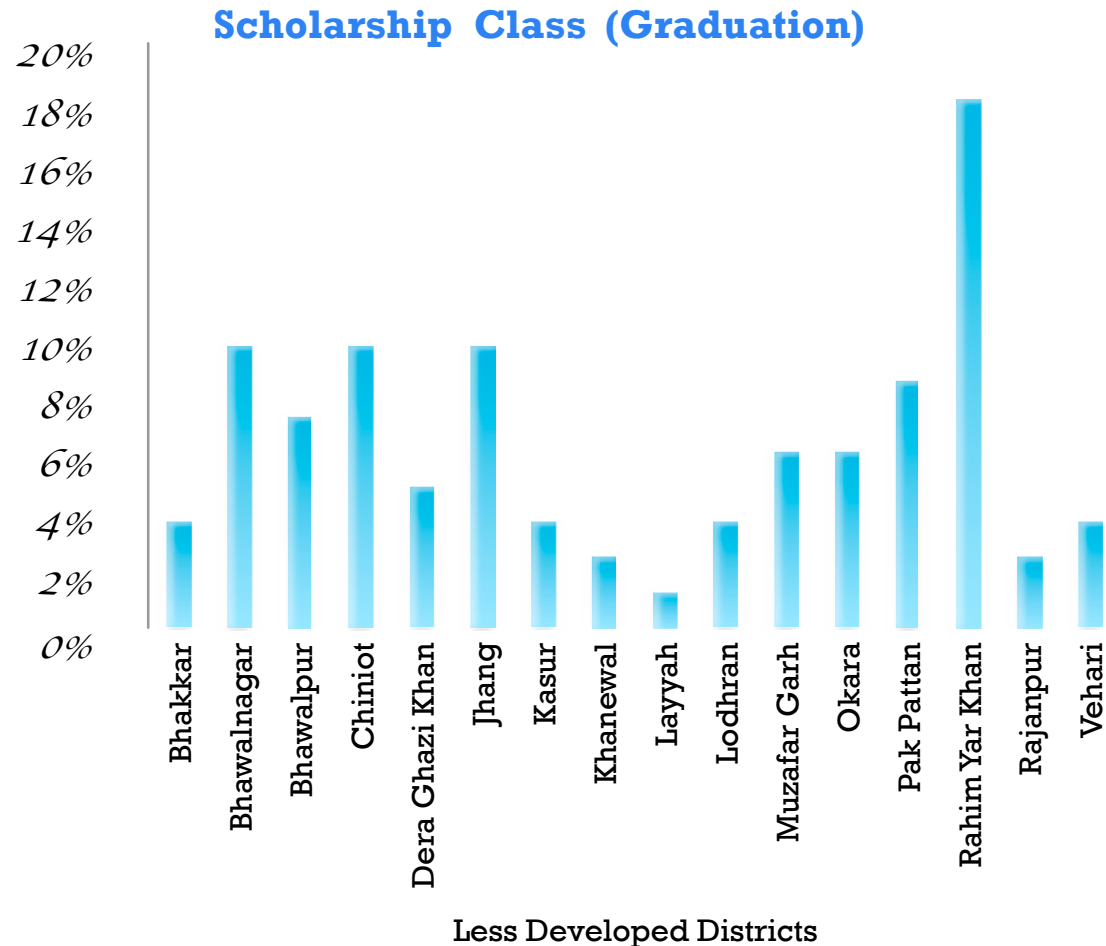
Scholarship Class (Higher Secondary)

The 27% of the 998 scholars who received their scholarship at the Higher Secondary level were further divided into the Less Developed Districts. The graph depicts how many students were enrolled in this education class in the 16 less developed districts addressed in this study.



In which class did you receive PEEF Scholarship?

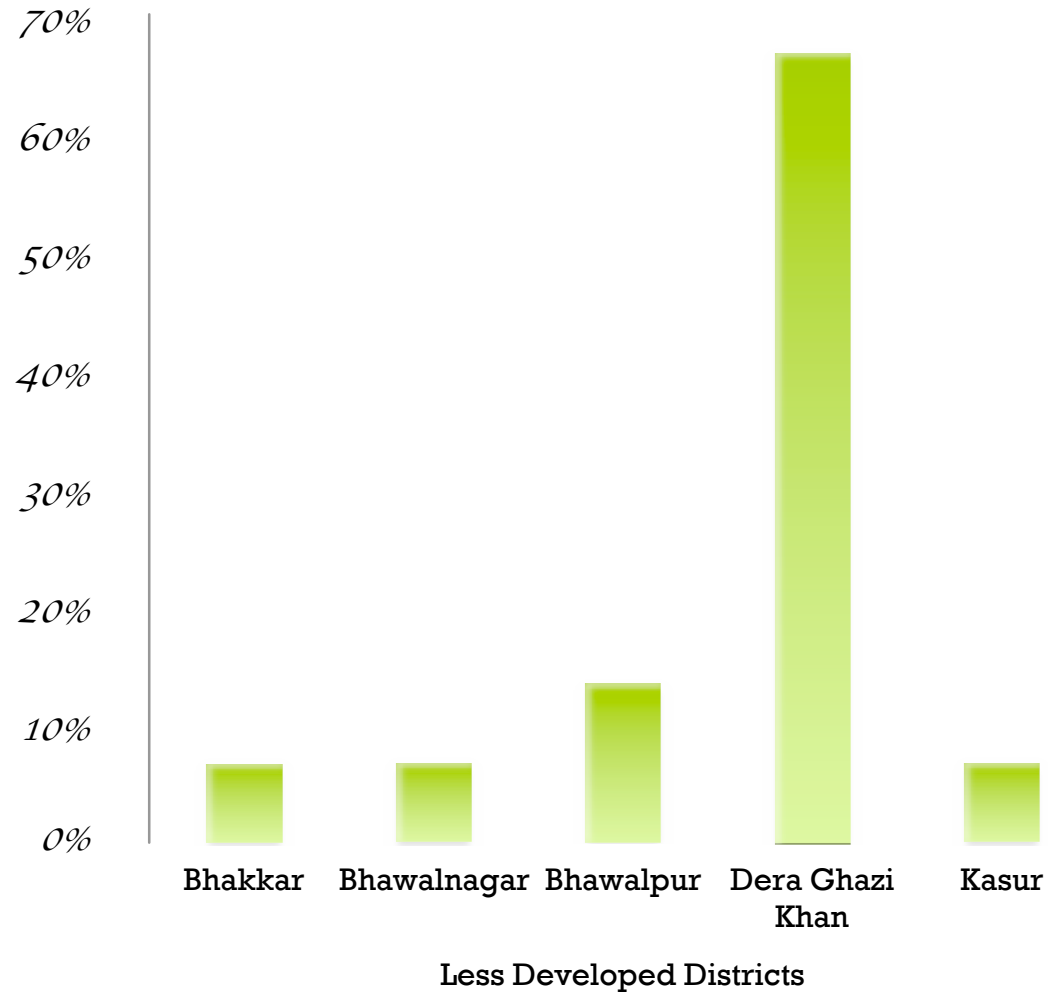
The 24% of the 998 scholars who received their scholarship at the Graduation level were further divided into the Less Developed Districts. The graph depicts how many students were enrolled in this education class in the 16 less developed districts addressed in this study.



In which class did you receive PEEF Scholarship?

Scholarship Class (Master's)

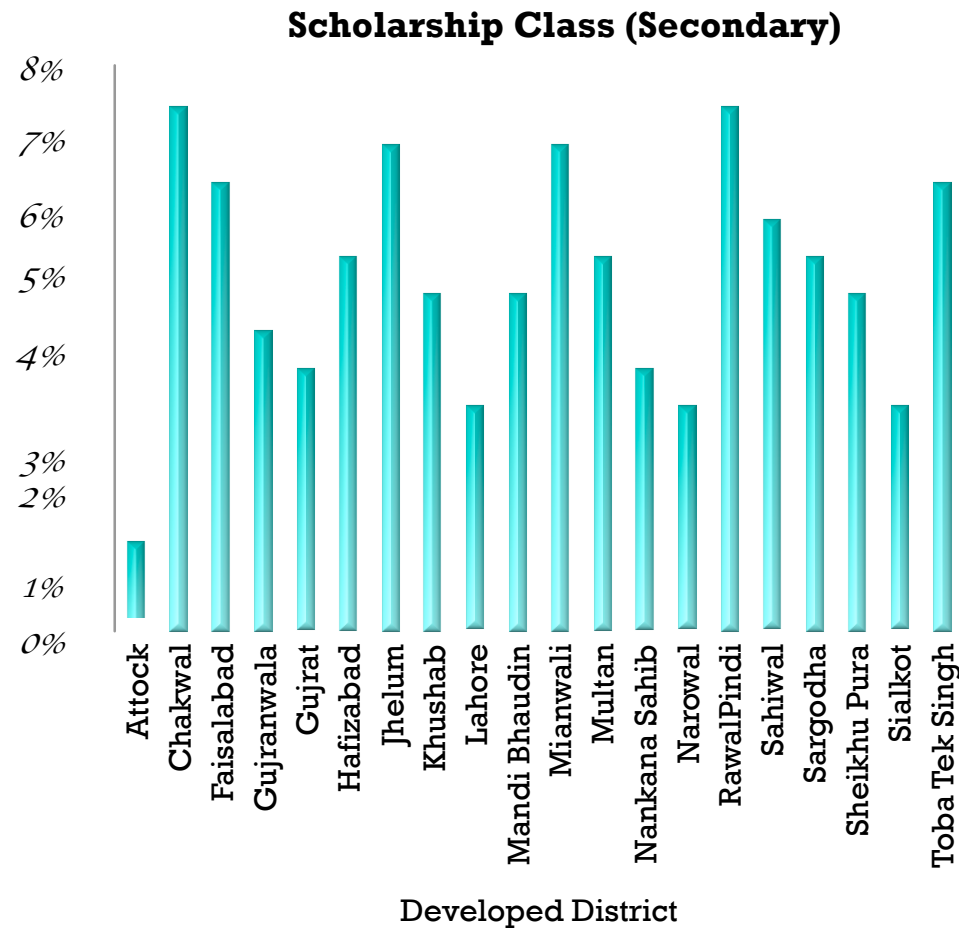
The 13% of the 998 scholars who received their scholarship at the Master's level were further divided into the Less Developed Districts. The graph depicts how many students were enrolled in this education class in the 16 less developed districts addressed in this study.



In which class did you receive PEEF Scholarship?

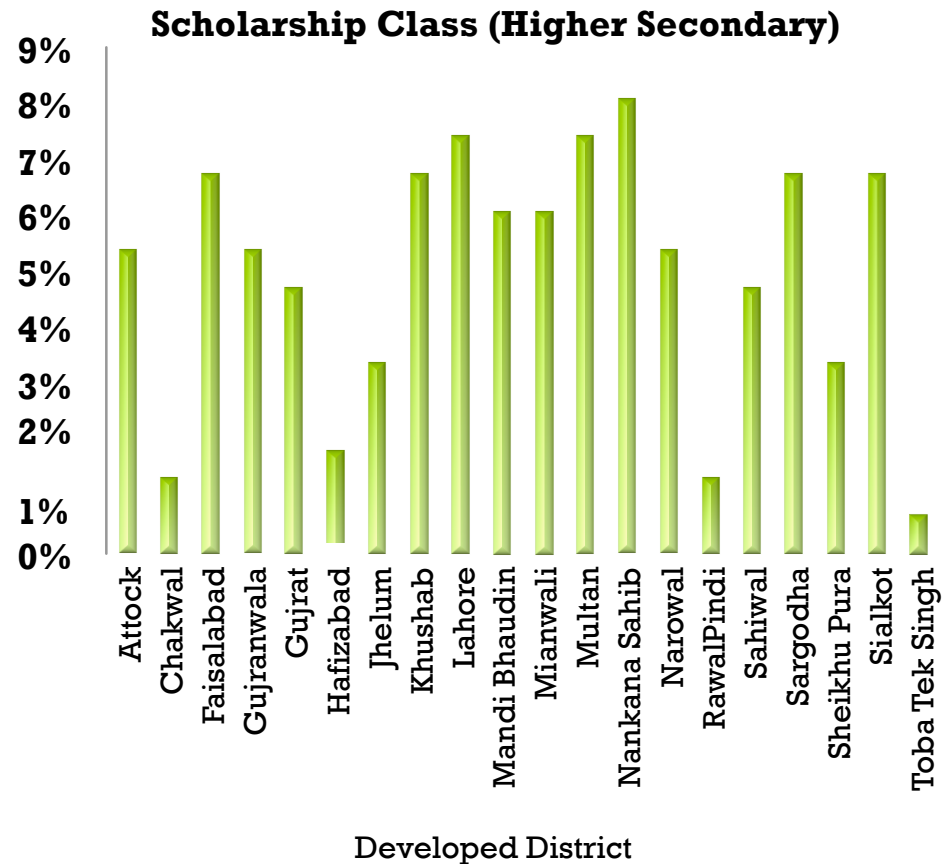
Scholarship Category by Developed Districts

The 36% of the 998 scholars who received their scholarship at the Secondary level were further divided into the Developed Districts. The graph depicts how many students were enrolled in this education class in the 19 developed districts addressed in this study.



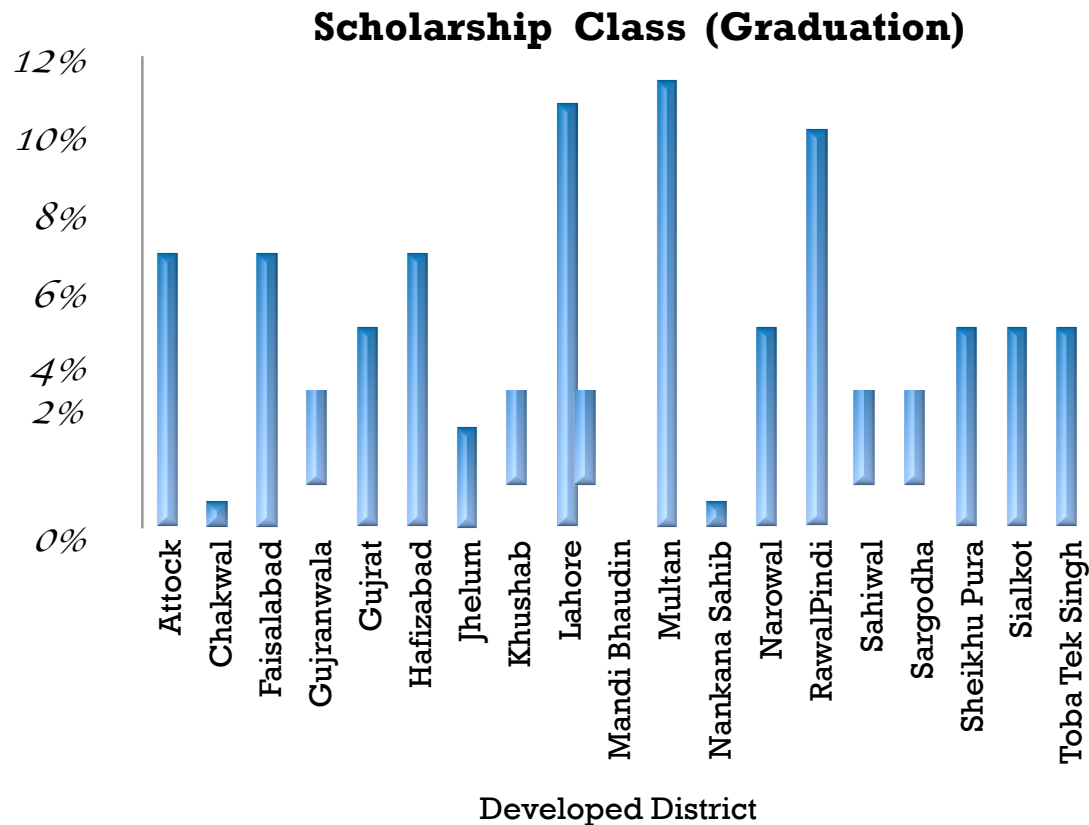
In which class did you receive PEEF Scholarship?

The 27% of the 998 scholars who received their scholarship at the Higher Secondary level were further divided into the Developed Districts. The graph depicts how many students were enrolled in this education class in the 19 developed districts addressed in this study.



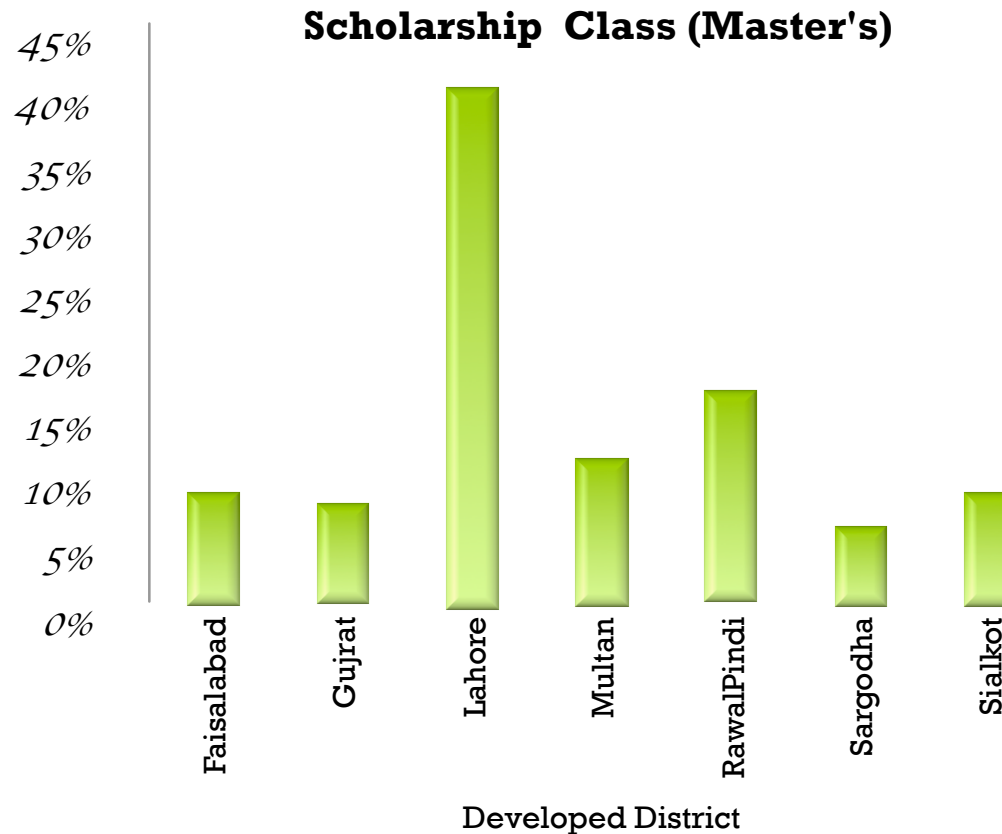
In which class did you receive PEEF Scholarship?

The 24% of the 998 scholars who received their scholarship at the Graduation level were further divided into the Developed Districts. The graph depicts how many students were enrolled in this education class in the 19 developed districts addressed in this study.



In which class did you receive PEEF Scholarship?

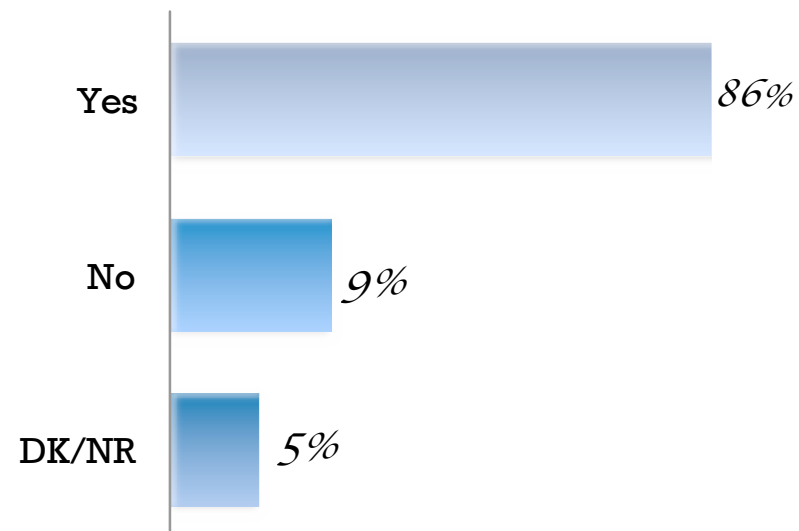
The 13% of the 998 scholars who received their scholarship at the Master's level were further divided into the Developed Districts. The graph depicts how many students were enrolled in this education class in the 19 developed districts addressed in this study.



To gain a better insight into the PEEF scholarship procedure, the recipients of this scholarship were asked whether or not they received a letter that informed them about their scholarship. It is imperative to inform the scholars when they receive their scholarship, hence letters are mailed to them (except for Master's scholars). Upon receiving this letter, they are signed and returned to the respective offices for verification.

Out of the 998 PEEF scholars, 86% of them responded yes meaning that they did receive the letter. However, 9% responded no while 5% said they don't know about it.

Has PEEF informed you regarding your scholarship by letter?

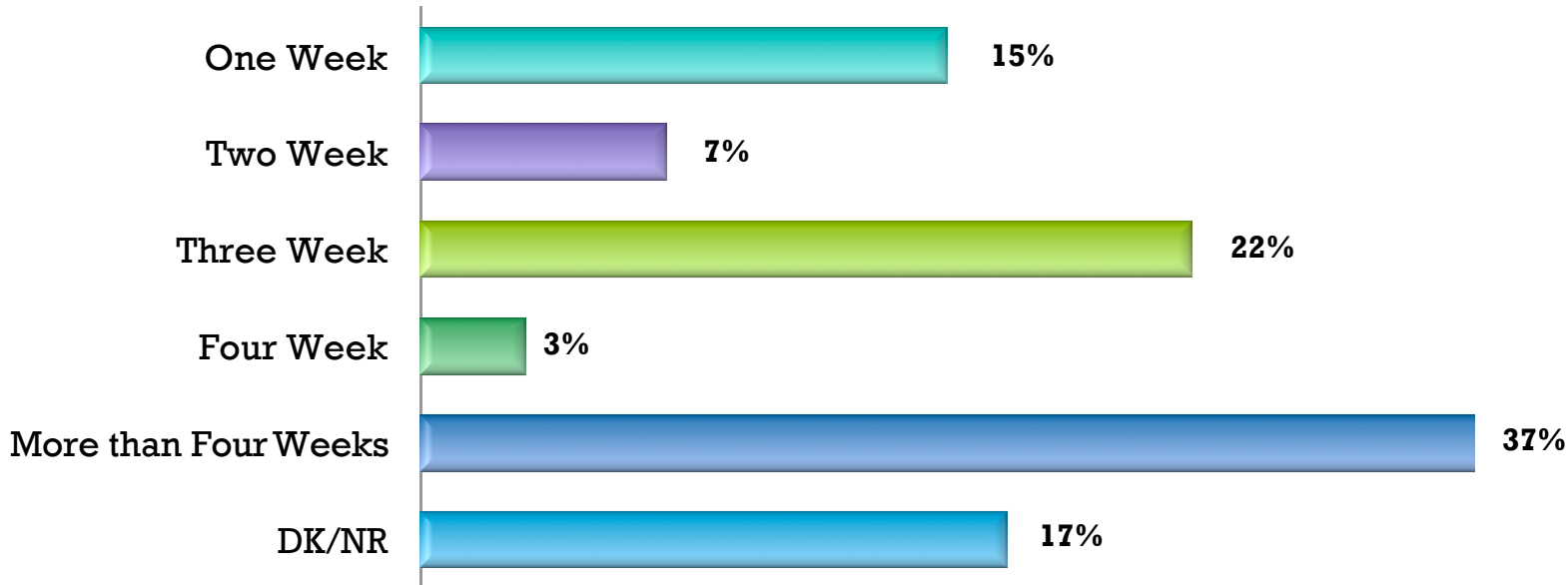


Time period of Submission of Application

In order to receive the PEEF scholarship it is essential for the candidates to follow a proper application procedure. The scholars were asked regarding the application submission process to understand it better and improve it if needed. The question was regarding the time that PEEF scholarship application process takes to be processed. 37% scholars said that it takes more than four weeks, 22% responded that it takes 3 weeks , 15% responded that it takes a week, 7% responded that it takes two weeks and only 3% responded that it takes four weeks.

How much time did you have for the application submission process?

(Open-ended)



Are the PEEF processes of selection of students and disbursement purely based on merit (reliability of process)?

Difficulties in Submission of Application

It is imperative to understand whether or not the application submission procedure designed to gain this scholarship is easy to handle by the students and if not then to tap into the reason regarding what makes it difficult.

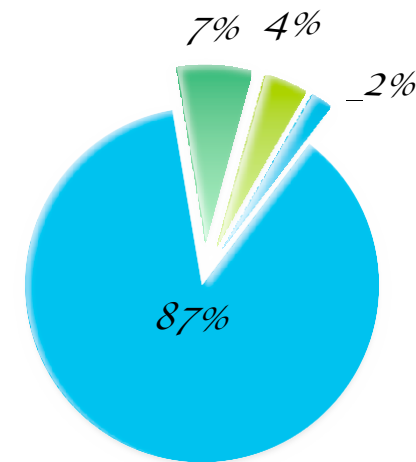
The graph on the right addresses this question and asks the scholars whether they faced any difficulty in fulfilling the requirements while submitting the PEEF application.

87% scholars responded NO, while 7% said they did to some extent, 4% said yes and 2% remained indifferent.

It is essential to further investigate as to why even 11% responded that they face difficulty. Hence, they were then asked that what was the reason behind them facing a difficulty.

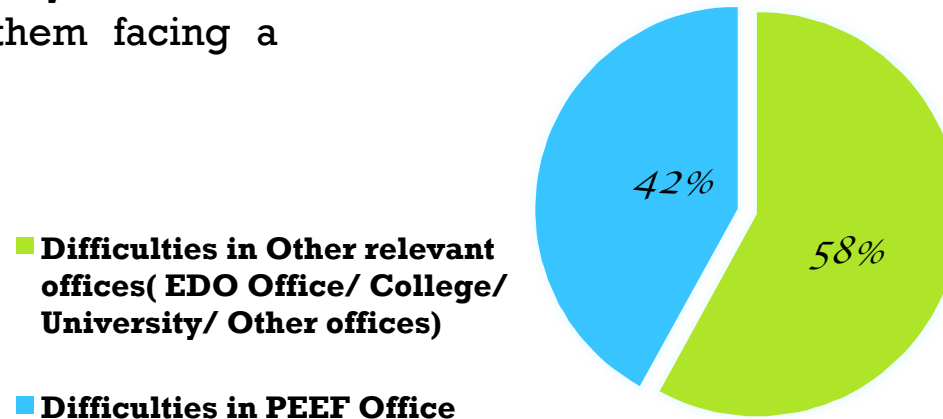
Two core reasons were highlighted in response to this question. 58% of those said that they faced difficulties in the other relevant offices while 42% said that they faced difficulty at the PEEF office.

Did you face any difficulty in fulfilling the requirements while submitting the PEEF application?



■ DK/NR ■ No ■ To Some Extent ■ Yes

Did you face any difficulty, if yes, then was that difficulty related to...
[Only 11% Respond Yes]



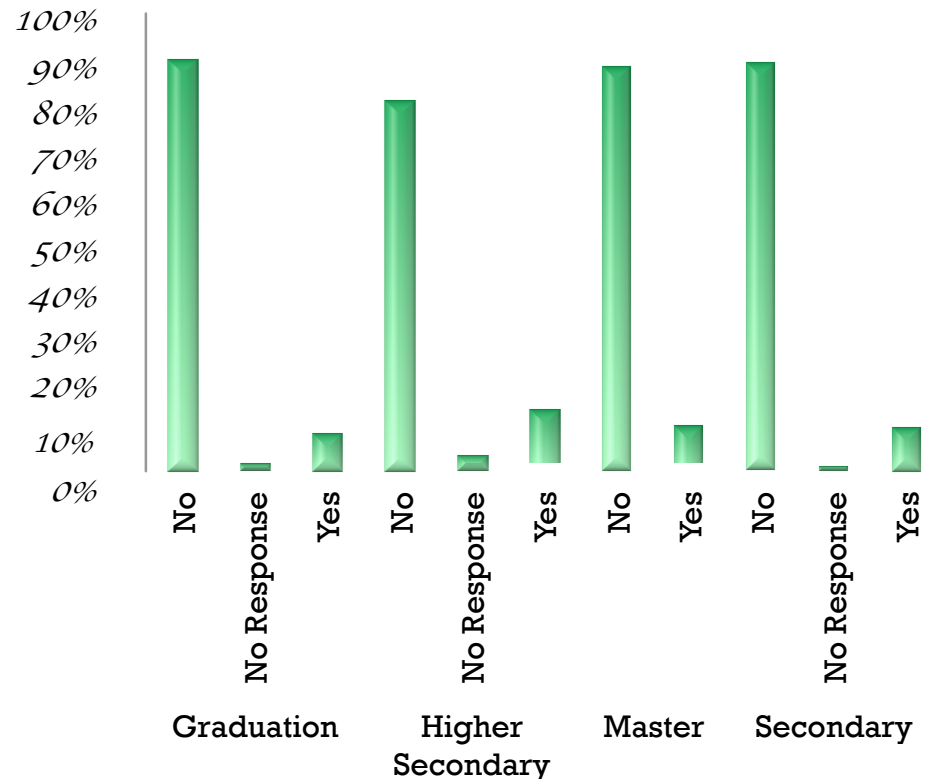
■ Difficulties in Other relevant offices (EDO Office/ College/ University/ Other offices)
■ Difficulties in PEEF Office

Are the PEEF processes of selection of students and disbursement purely based on merit (reliability of process)?

This question is linked to the previous one, however an education class wise breakdown is seen in the graph below to better understand the responses in more depth. The entire sample is divided into the four main education class and then their responses are viewed.

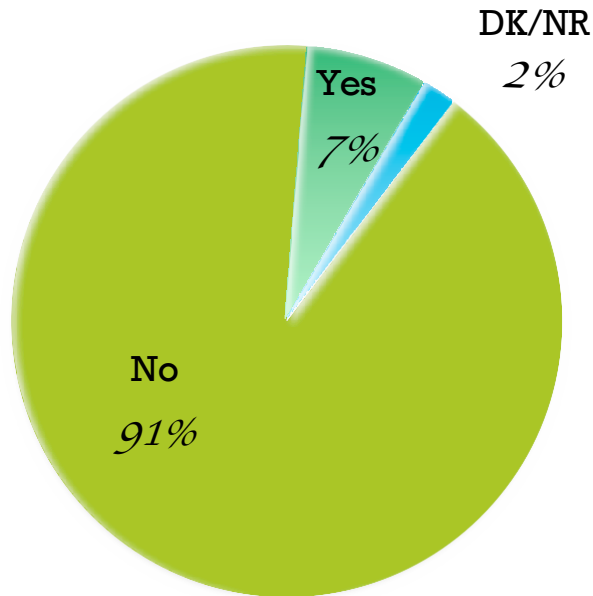
Difficulty in Fulfilling Requirements of PEEF

The result is spread out almost evenly across the four education classes, thereby, implying that majority of the scholars did not face difficulty in fulfilling the requirements of PEEF.



Difficulties in Receiving Amount of Scholarship

Did you face any difficulty in receiving amount of scholarship?

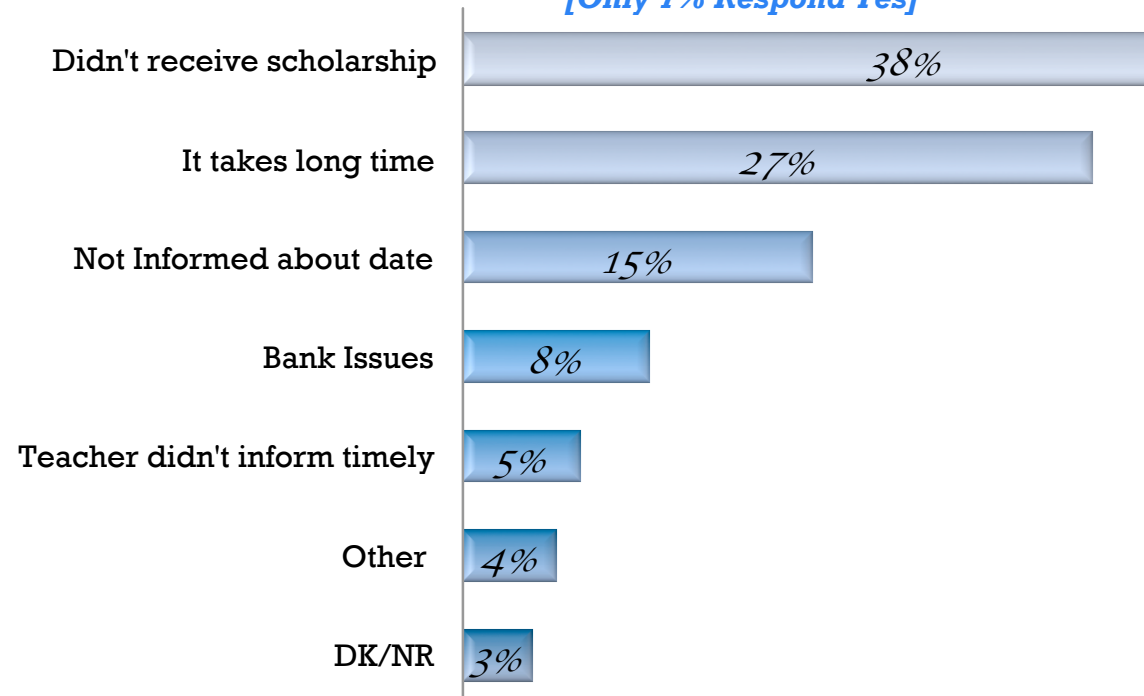


The PEEF scholars at large did not face a difficulty in receiving their education amount as 91% of them answered negatively. However, 7% people said that they faced a hindrance which was further reviewed.

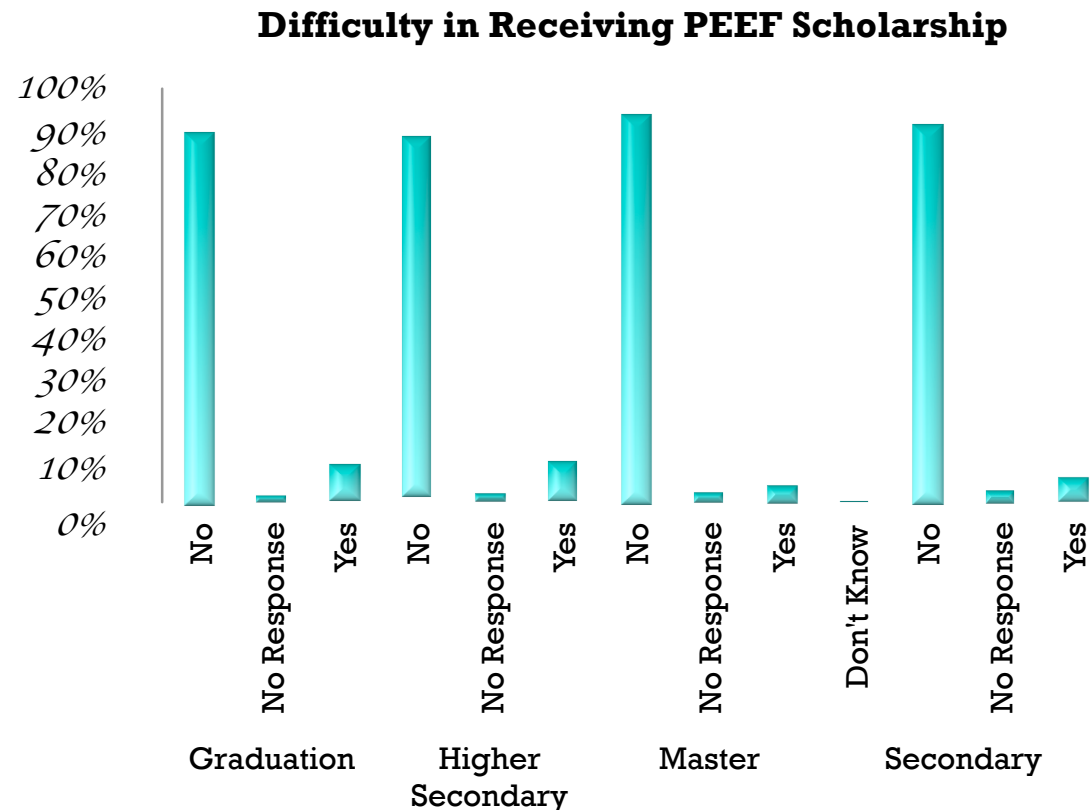
The scholars who responded that they faced difficulty in attaining the scholarship were then asked the possible reasons owing to which they felt this way. Their response was then reviewed in detail by identifying the reasons and how the respondents felt about them.

What was the nature of the difficulty?
(Open-ended)

[Only 7% Respond Yes]



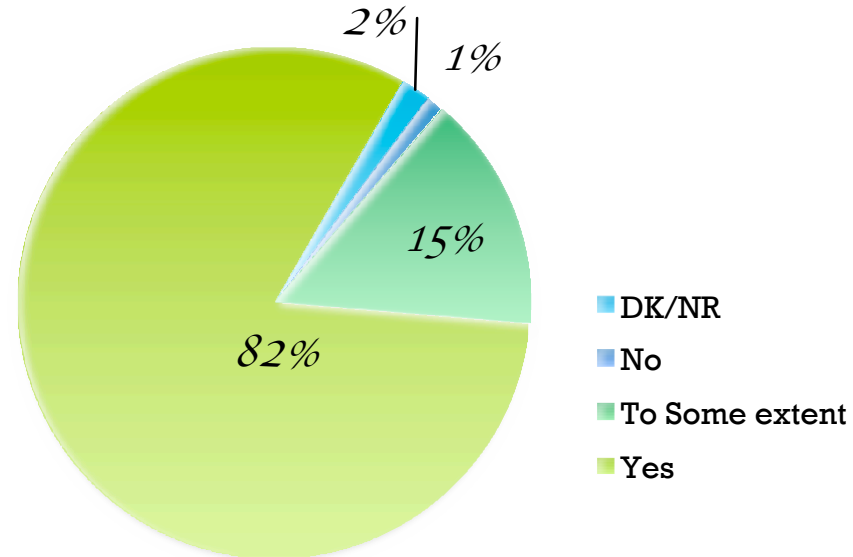
An education class wise breakdown is seen in the graph below to better understand the responses in more depth. The entire sample is divided into the four main education classes and then their responses are viewed. The response is evenly spread out along the education categories thereby explaining that there was not a particular class that was facing an extreme fluctuation in response.



The Selection process of PEEF

Do you think that the identification and selection process of the PEEF scholars is effective?

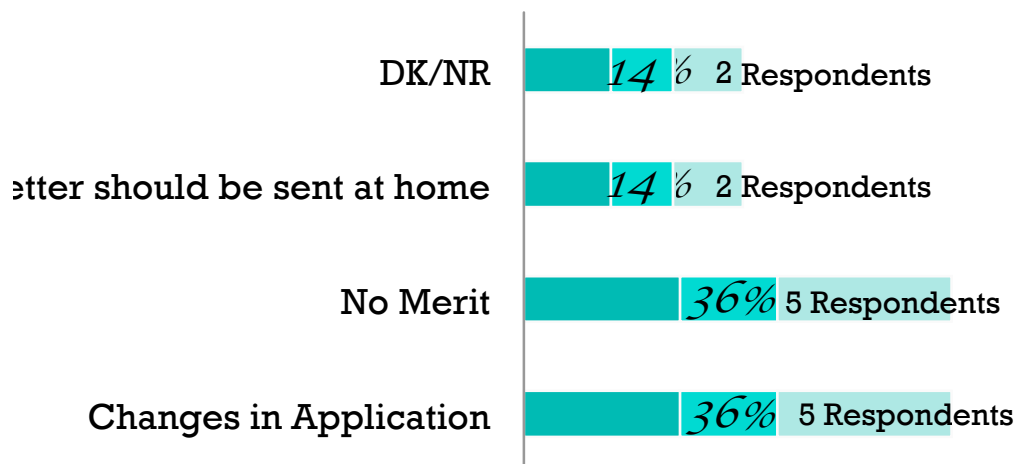
82% of the scholars were of the view that the identification and selection process is effective, 15% of the scholars considered it to be effective up to a certain extent while only 1 percent responded that it is not effective.



If No, why ?

(Open-ended)

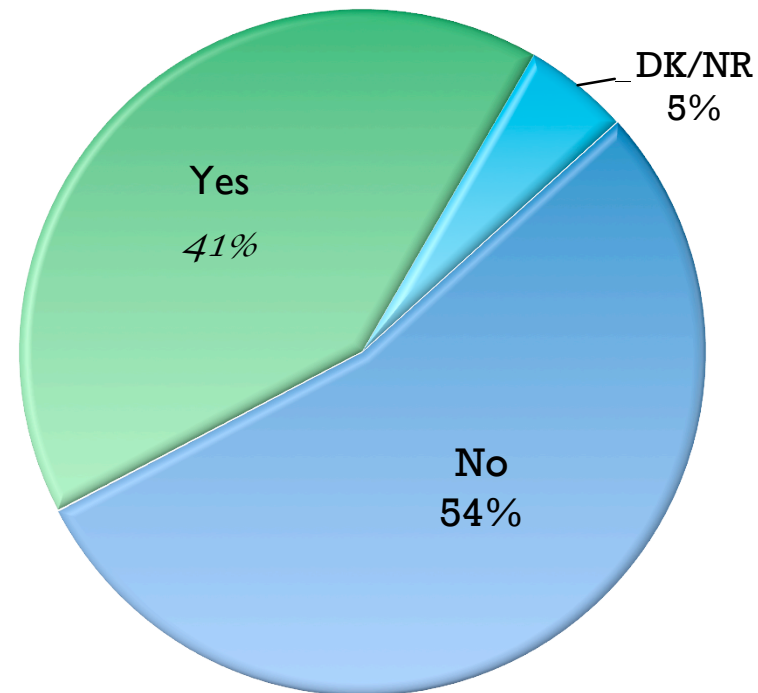
[Only 1% (14 Respondents) Respond No]



Out of those who were not satisfied with the identification and selection process of PEEF scholars, 36% respondents were of the view that the selection process was not on merit and 14% of scholars said that they did not receive letter at home

Procedure needs Improvement

Do you think that the overall procedure of PEEF disbursement needs improvement?



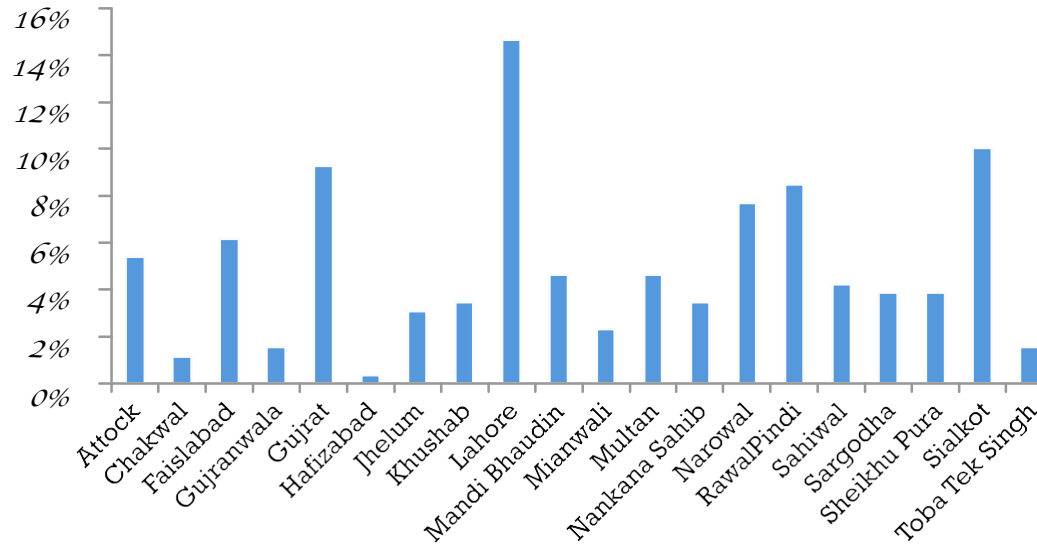
54% of the scholars responded that the disbursement process is effective, while 41% responded that overall procedure needs improvement.

The question was divided into Developed and Less Developed Districts to gain in-depth understanding of disbursement process at the District Level.

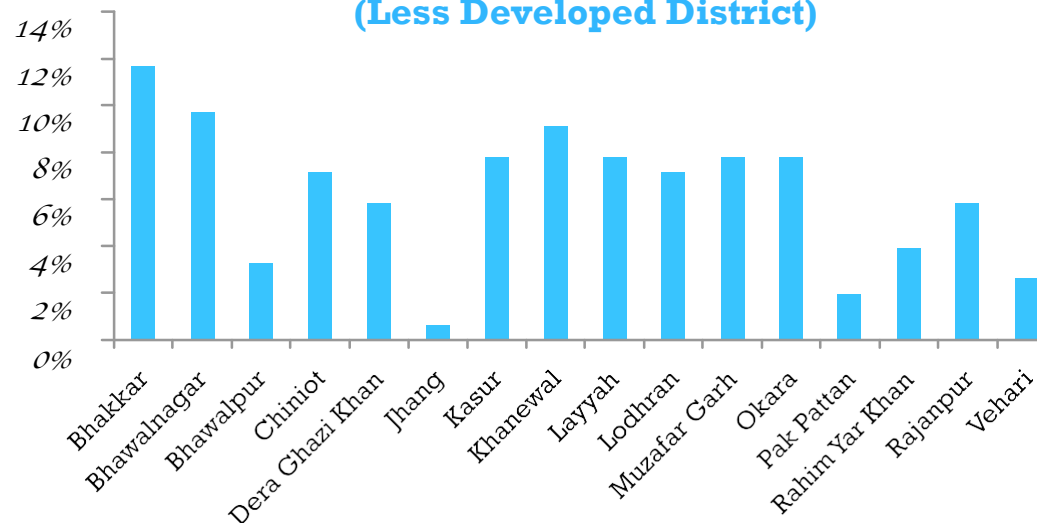
Those who were dissatisfied with disbursement procedure from developed districts, imply that there is a room for improvement in disbursement process in these districts.

12% of total respondents were dissatisfied with disbursement process in less developed districts.

**Disbursement Process Needs Improvement
(Developed Districts)**



**Disbursement Process Needs Improvement
(Less Developed District)**



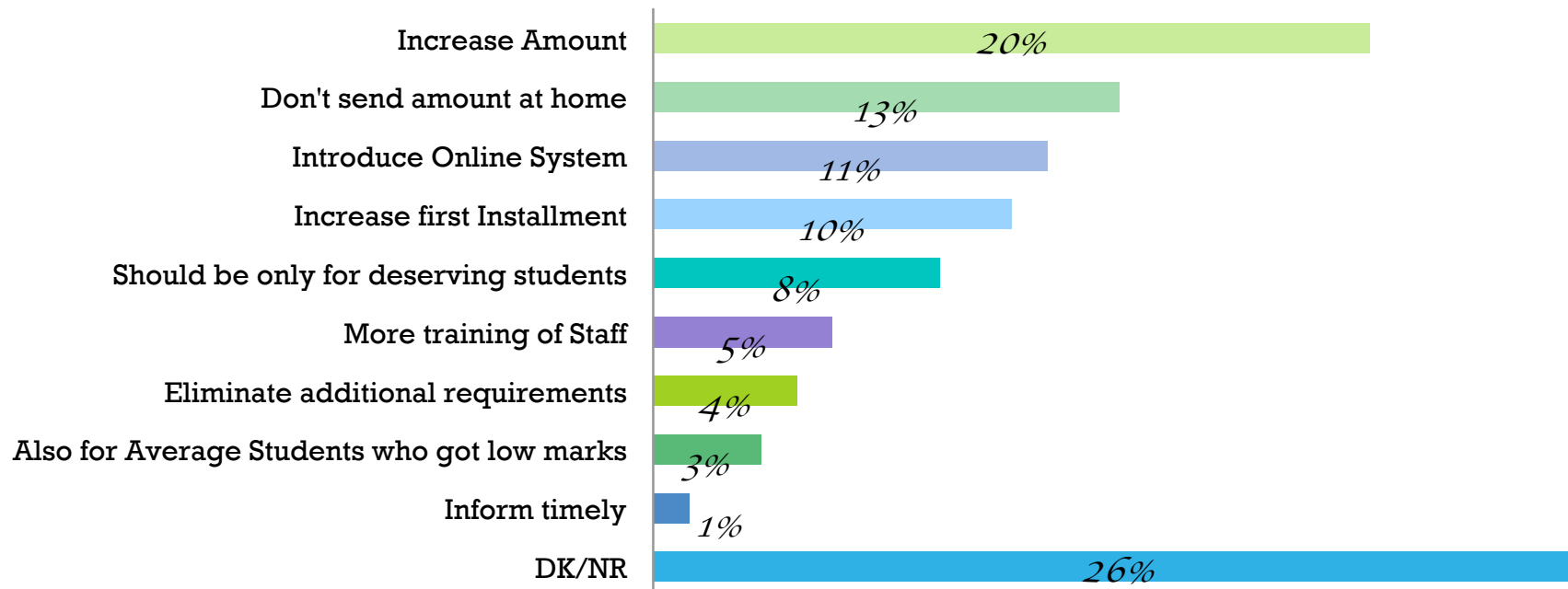
Are the PEEF processes of selection of students and disbursement purely based on merit (reliability of process)?

For scholars who thought that disbursement process was not effective, they were asked for recommendations and improvement. 20% recommended that stipend amount should be increased. 13% responded that amount should be directly sent to scholars' home address.

If yes, then what type of improvement would you recommend?

(Open-ended)

[Only 41% Respond Yes]

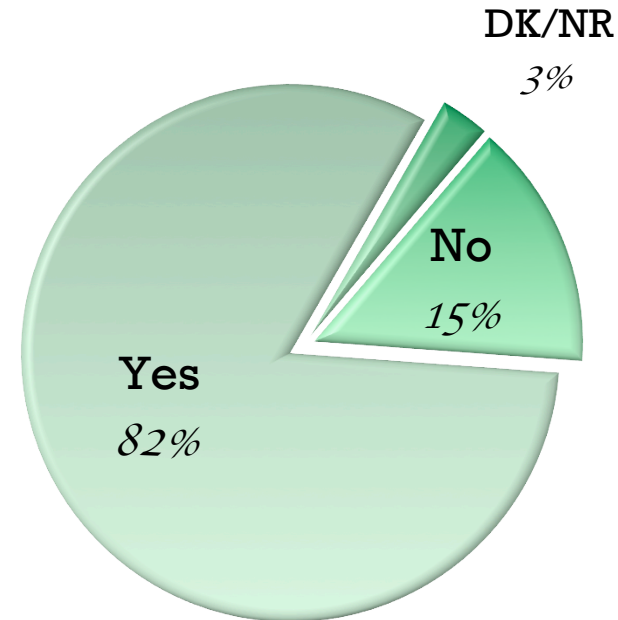


To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
Are the PEEF processes of selection of students and disbursement purely based on merit (reliability of process)?

Scholarship Disbursement Schedule?

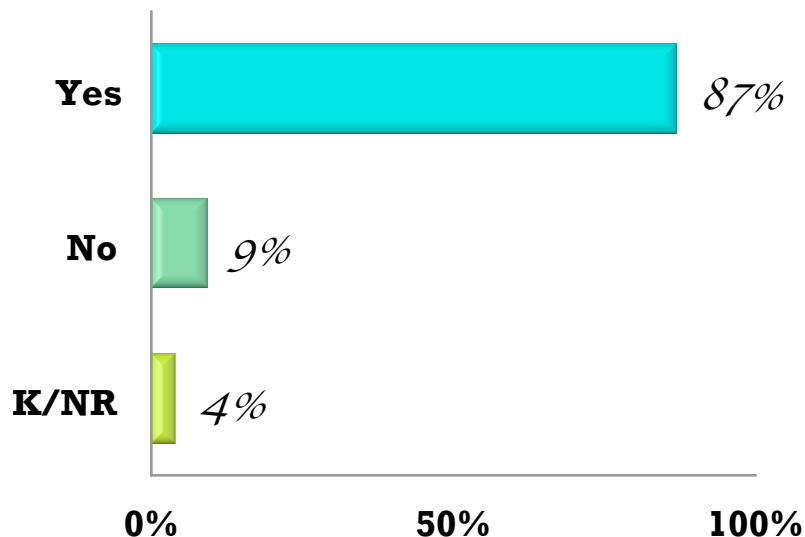
The response received shows that 82% of the scholars had been informed regarding the scholarship disbursement schedule, while 15% of scholars cited that they were not informed about the schedule.

Had you been informed regarding the scholarship disbursement schedule?



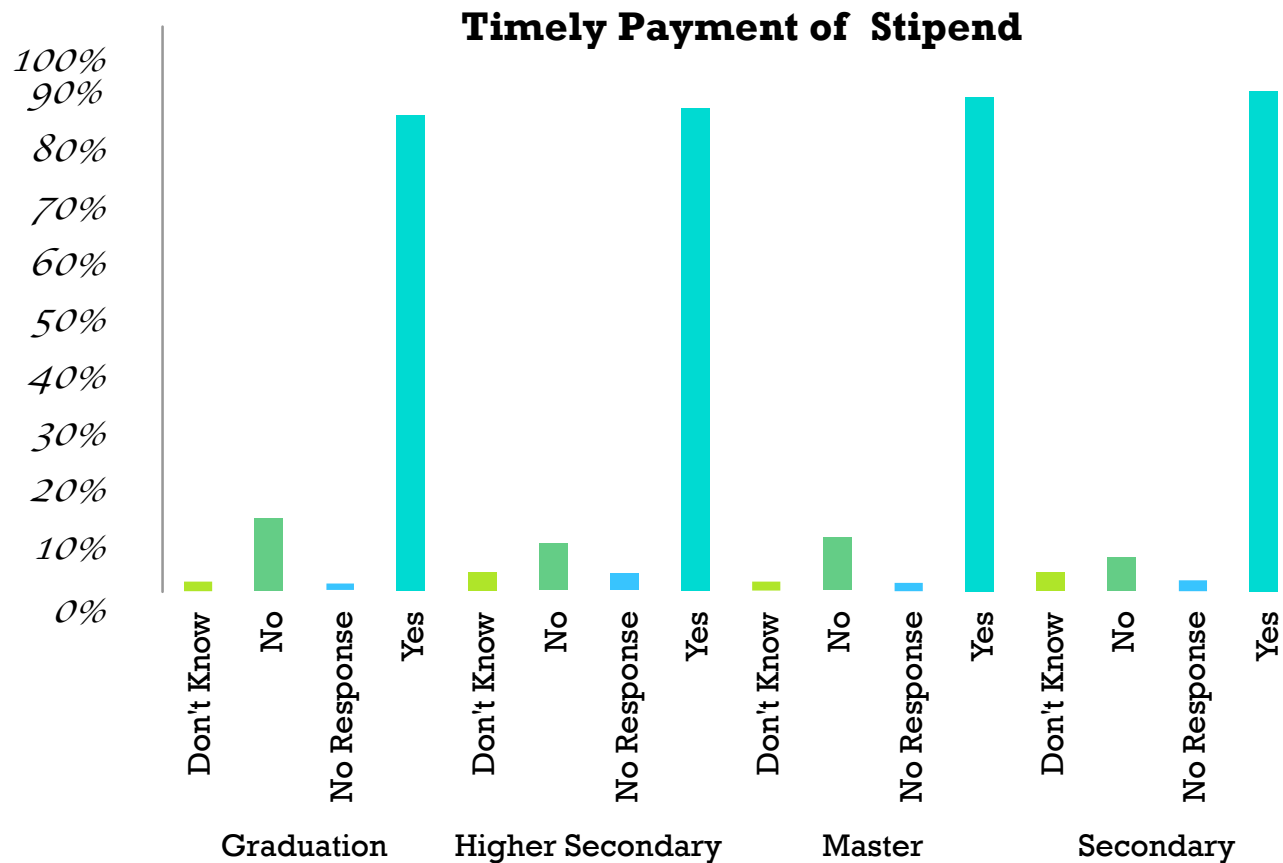
87% of the scholars responded that stipend was received on time while 9% of the scholars responded that scholarship stipend was not timely disbursed.

Did you receive the stipend on the date PEEF had committed to you?



To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
 Are the PEEF processes of selection of students and disbursement purely based on merit (reliability of process)?

Response of the scholars about timely payment of stipend is further analyzed on the basis of education classes. Four classes were formed: Secondary, Higher Secondary, Masters and Graduation. More than 80% of scholars in each category received scholarship amount on time.

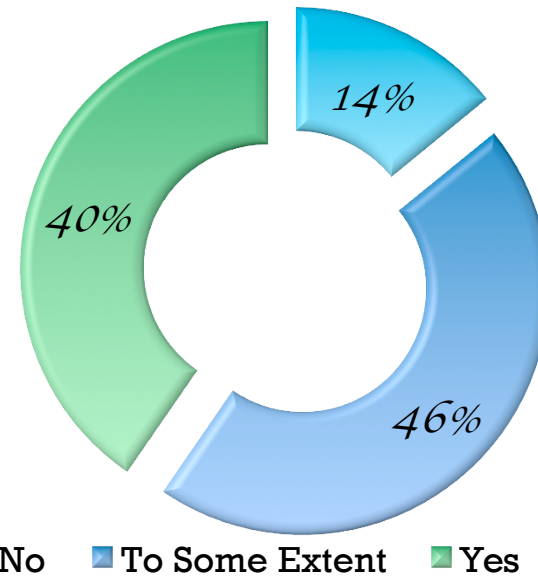


- ◇ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

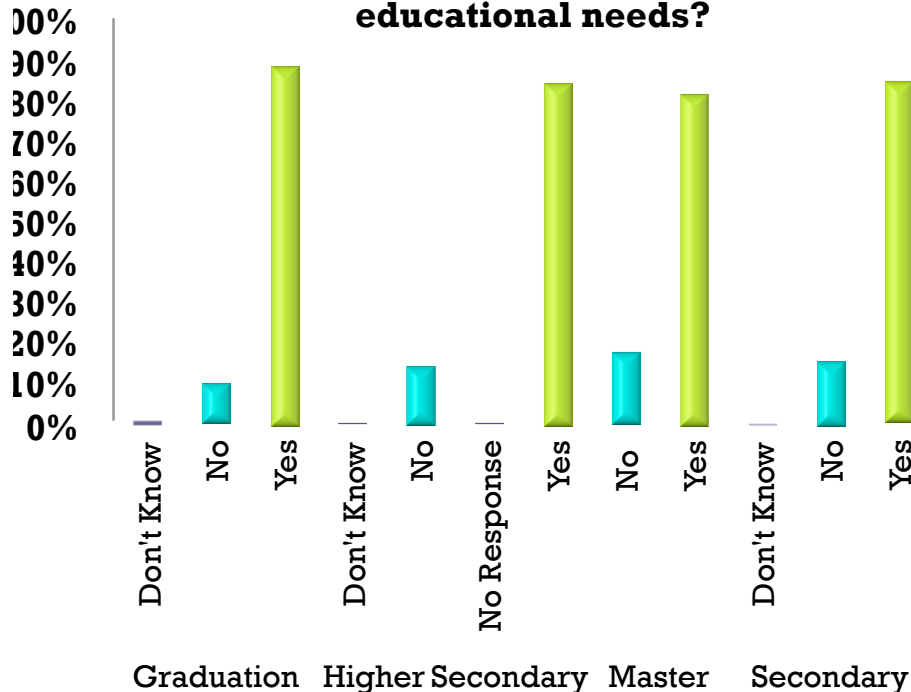


40% of scholars considered the scholarship stipend amount to be sufficient to meet their educational expenses, 46% of respondents considered it to be sufficient up to a certain extent, while 14% of scholars did not consider it to be sufficient.

Is PEEF scholarship sufficient to fulfill your educational needs like buying books, stationary etc.?



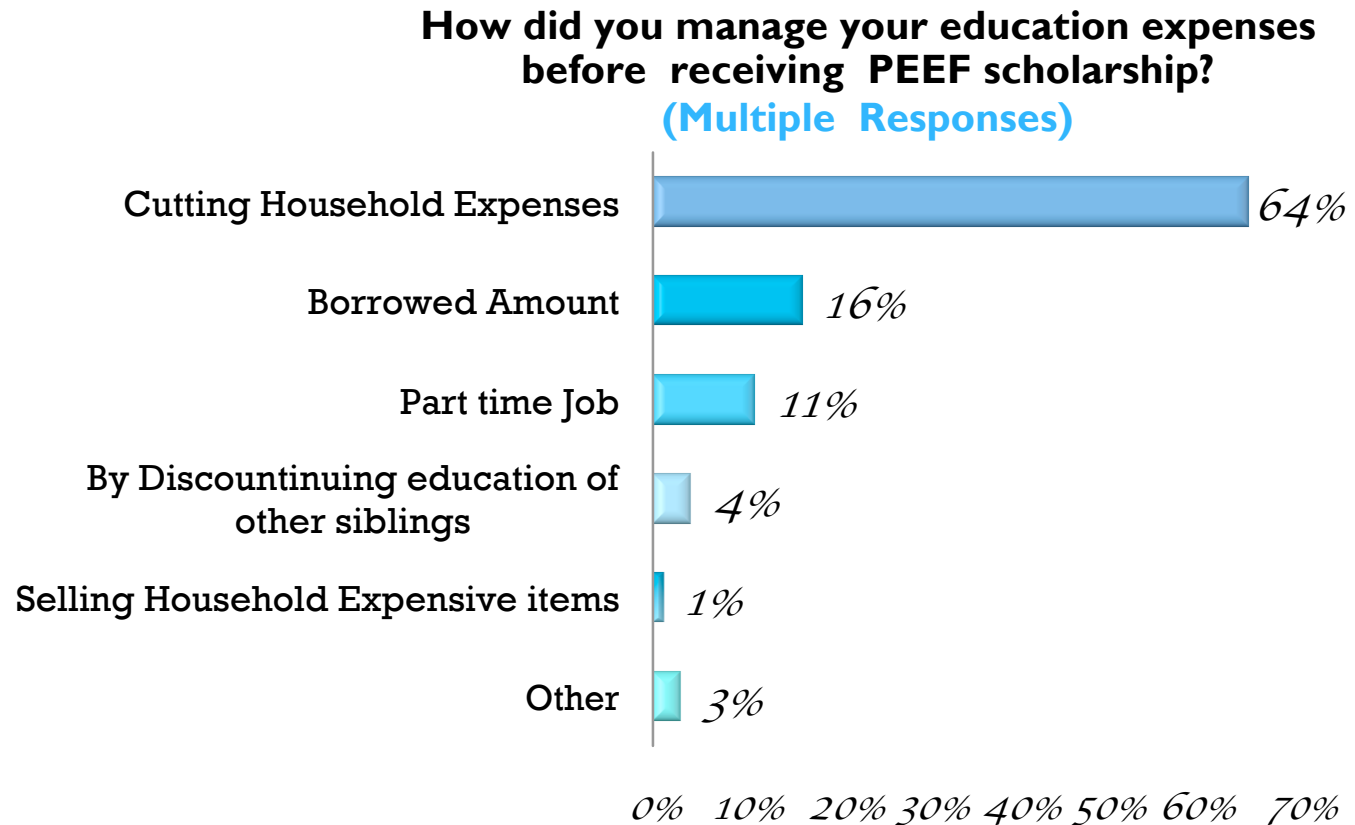
Is PEEF scholarship sufficient to meet educational needs?



The results show that more than 80% of scholars in each class considered the scholarship amount to be sufficient to meet educational expenses. In Masters Category, more than 10% of scholars did not consider it to be sufficient to meet educational needs. However, in all other categories, less than 10% of scholars considered the scholarship amount to be insufficient.

- ◇ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

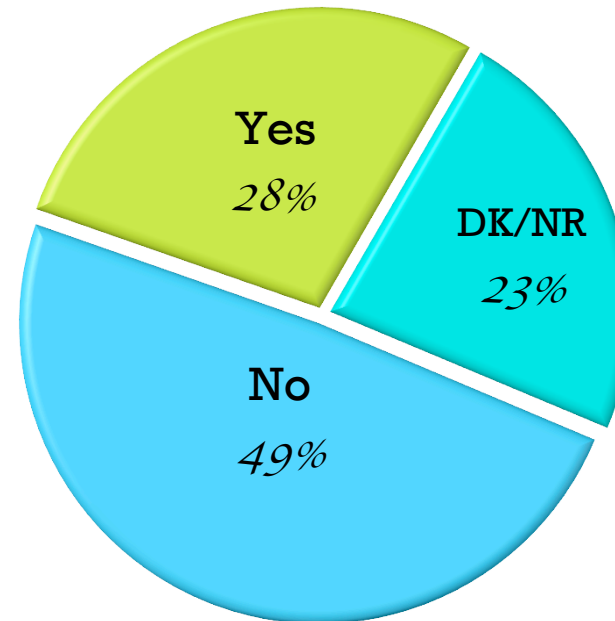
The results show that in the absence of PEEF scholarship, 64% of the scholars would have to cut their household expenses to fund their education, 16% of scholars would have borrowed money to fund it, while 11% of the scholars would have to do part time job to meet their education expenses.



- ◇ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
- ◇ Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

49% of the scholars responded that they would not have been able to continue their education if PEEF scholarships would not have been awarded. 28% of scholars were of the view that they would have continued their education even in the absence of PEEF scholarship, while 23% scholars were not so sure if they could have pursued their education.

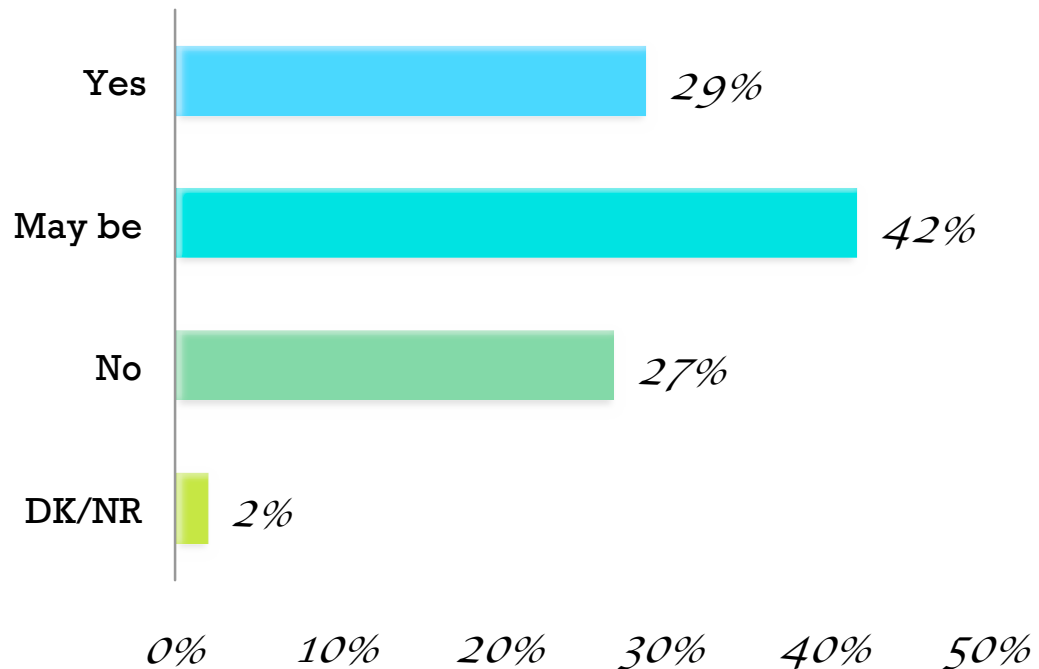
Do you think that you would have been able to continue your education without PEEF scholarship?



- ◇ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

27% of scholars were of the view that In case PEEF discontinues its scholarship, they would not have been able to continue their education. 29% scholars would have been able to continue their education and 42% scholars were not sure if they could have managed the educational expense.

In case PEEF discontinues its scholarship, would you be able to continue with your education?

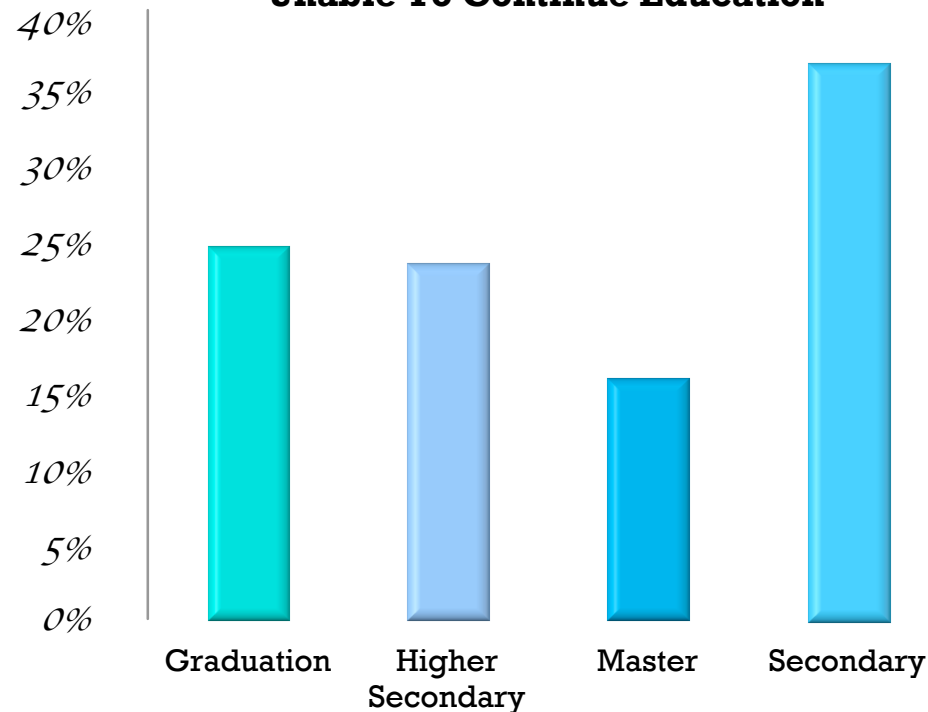


- ◇ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

The question was further divided on the basis of education class. Out of 27% of scholars who were of the view that in case PEEF discontinues its scholarship, they would not have been able to continue their education, 35% were from secondary scholarship class, 24% were from graduation scholarship class, 23% were from secondary scholarship class and less than 15% were from Masters scholarship class.

Scholarship Category

Unable To Continue Education



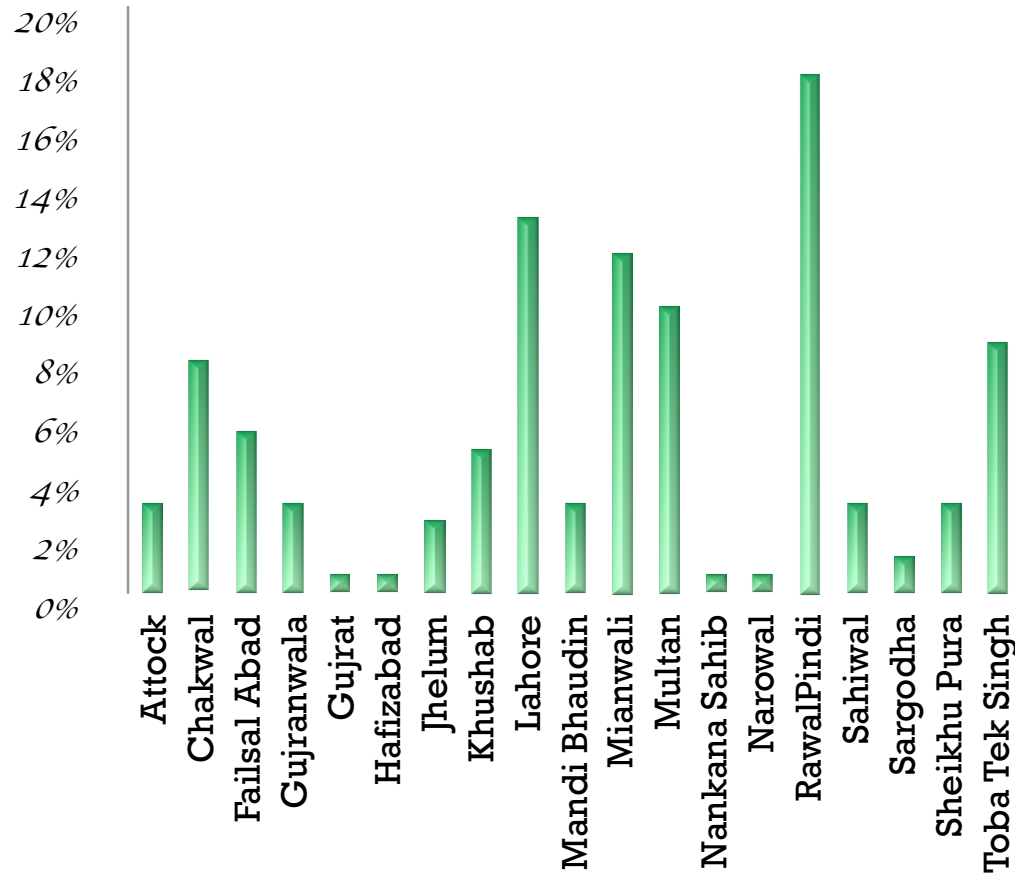
- ◇ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?



The question was further divided into Developed and Less Developed Districts.

27% of the scholars, who responded negatively i.e. they would not have been able to discontinue their education if PEEF discontinues its scholarship, were further analyzed on the basis of developed districts.

Unable To Continue Education (Developed Districts)

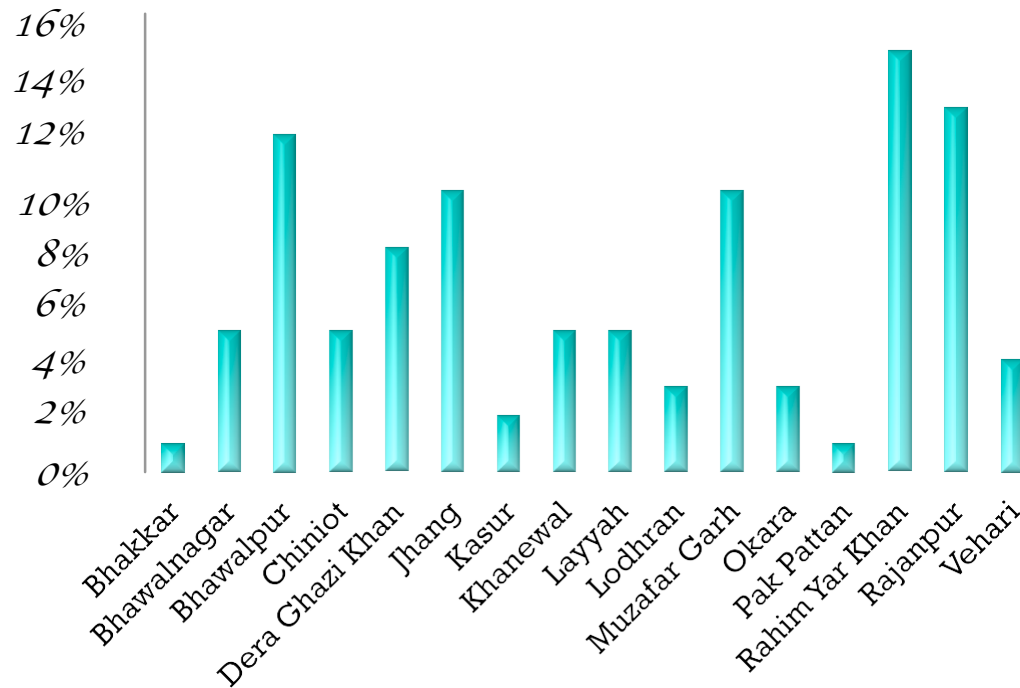


- ◇ To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?



Out of those who would not have continued their education without PEEF in Less developed districts, 14% respondents were from Rahim Yar Khan, 12% each were from Rajanpur and Bhawalpur, implying that scholars from these districts of all education levels would have been severely affected had PEEF discontinued its scholarships.

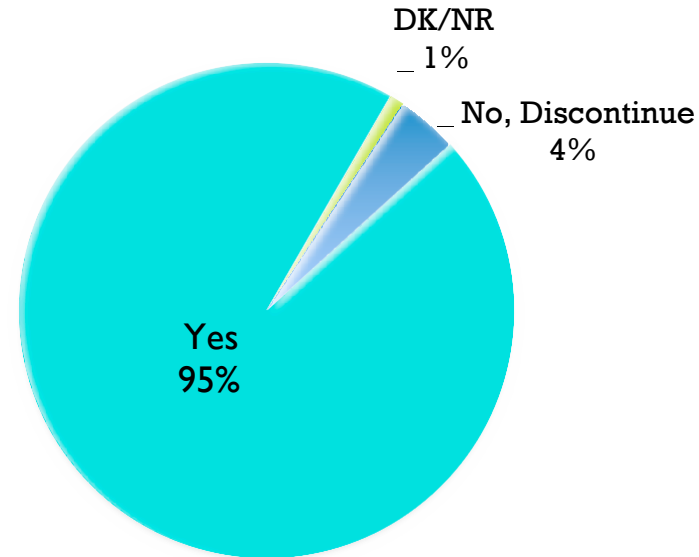
Unable To Continue Education (Less Developed Districts)



✧ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

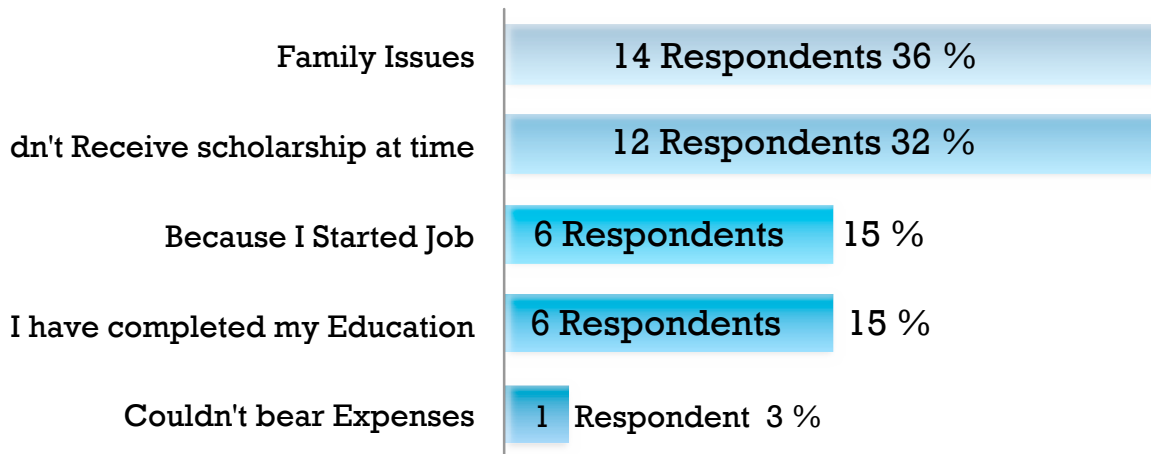
Have you been continuing your education after getting PEEF Scholarship?

The results show that 95% of the respondents were continuing their education after getting PEEF scholarship while 4% had discontinued their education.



If no why? (Open-ended)

[Only 4% (39 Respondents) Respond No]



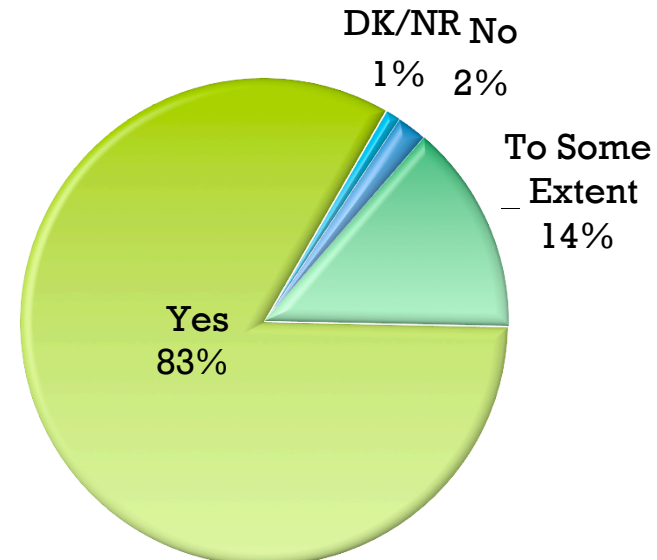
36% of all those who had discontinued their education after receiving PEEF scholarship said that due to family issues they had discontinued their education. 32% stated that they had discontinued their education because they did not receive scholarship on time.

Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Performance in Education

In response to the above question, 83% of the respondents credited PEEF scholarship for their improved academic performance at secondary, higher secondary, graduation and master's level. Whereas, only 2% of the respondents did not attribute their enhanced performance to PEEF scholarship.

In your opinion, does PEEF scholarship help you in improving your academic performance?



To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

Out of the 2% or 25 respondents, who did not cite PEEF scholarship as a factor in improvement in their academic performance, a majority of them I.e. 64% or 16 could not fulfill their educational expenses through PEEF.

What is the reason behind a lack of improvement?
(Open-ended)
[Only 2% (25 Respondents) Respond No]

Couldn't Fulfill the educational expenses

16 Respondents 64%

Family issues

6 Respondents 2%

Didn't receive Timely

2 Respondents 8%

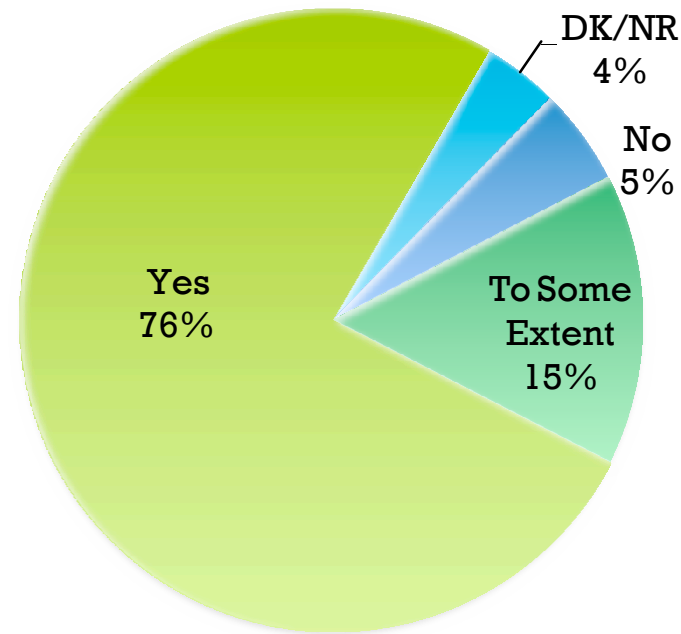
DK/NR

1 Respondents 4%

Education of Siblings?

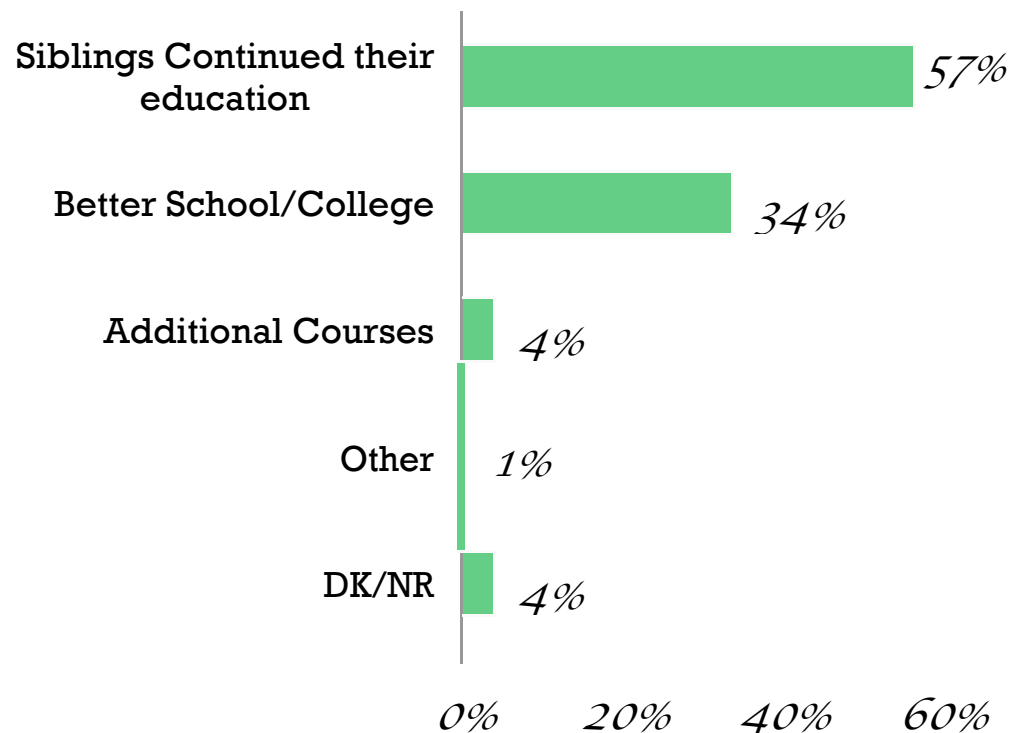
76% of the respondents (scholars) were of the view that, education of their siblings had improved. 15% acknowledged the impact of PEEF on their siblings was positive to some extent, while 12% were of the view that there had been no impact upon the education of their siblings.

Does a decrease in your education expenses, help improve the education process for your siblings?



When inquired about the type of improvement, 57% of the respondents, who had acknowledged the impact of PEEF upon the education of their siblings were of the view that their siblings were able to continue their education primarily due to a decrease in education expenses, whereas, 34% of them responded that their siblings got the opportunity to study in better schools/collages and 4% of them said that their siblings were able to take additional courses.

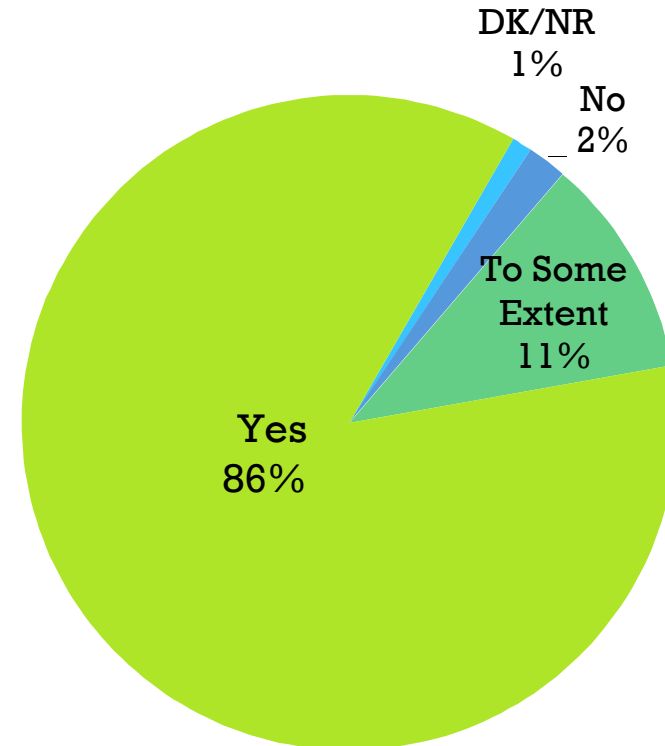
If yes, then what type of improvement was/is it?
[Only 91% Respond Yes]



Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

97% of the scholars believed that PEEF scholarship had a positive effect upon their family, friends and colleagues, in financial as well in social terms. Whereas, only 2% of the scholars responded in negative i.e. there was no positive spillover effect of PEEF upon friends, family and colleagues and only 1% of the respondent gave no response.

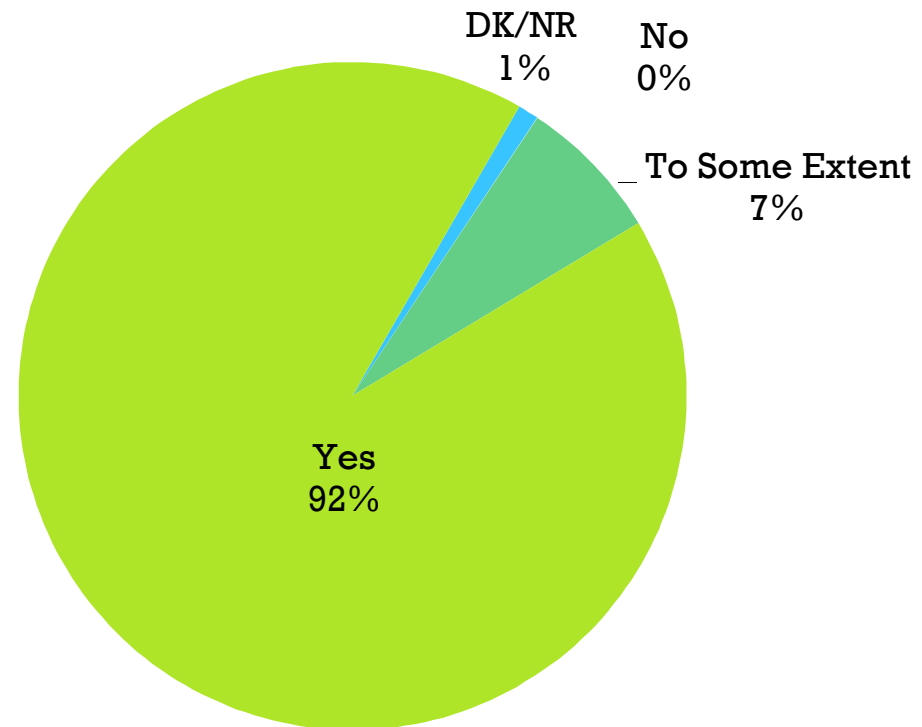
Spill over effect of PEEF scholarship upon friends and family



To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?

In your opinion, will Government of Punjab's initiative like PEEF actually help in spreading education?

99% of the scholars were of the opinion that Government of Punjab's initiative like PEEF is crucial to the spread of quality education in the Punjab province, thus, highlighting the importance of PEEF scholarship, whereas, only 1% had no response or did not know.

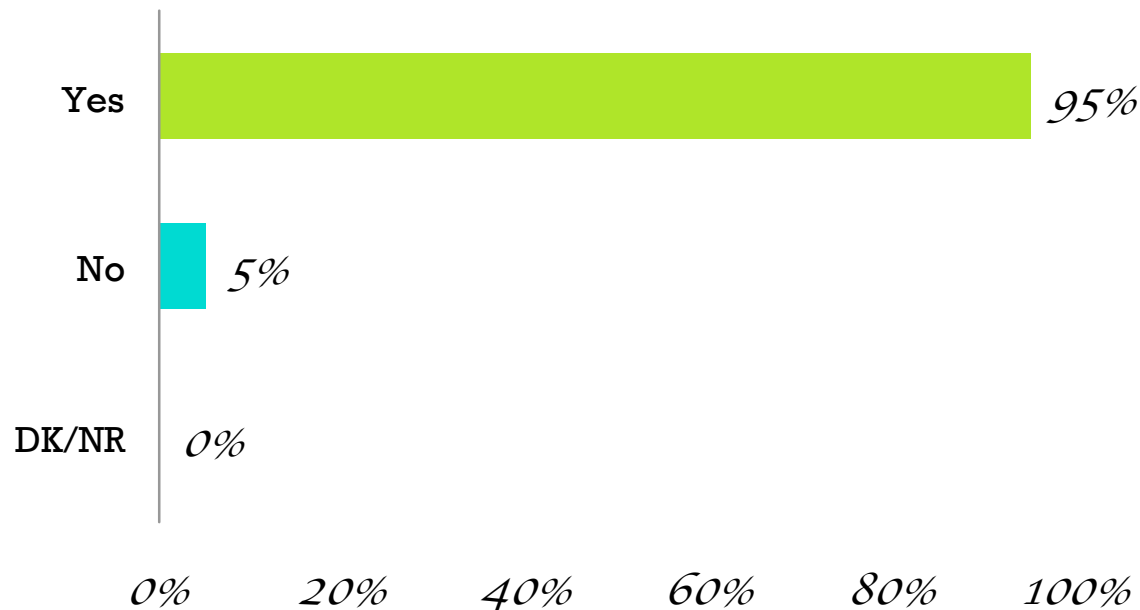


To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?

To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Do you think PEEF scholarships have helped in providing educational opportunities to talented and deserving students?



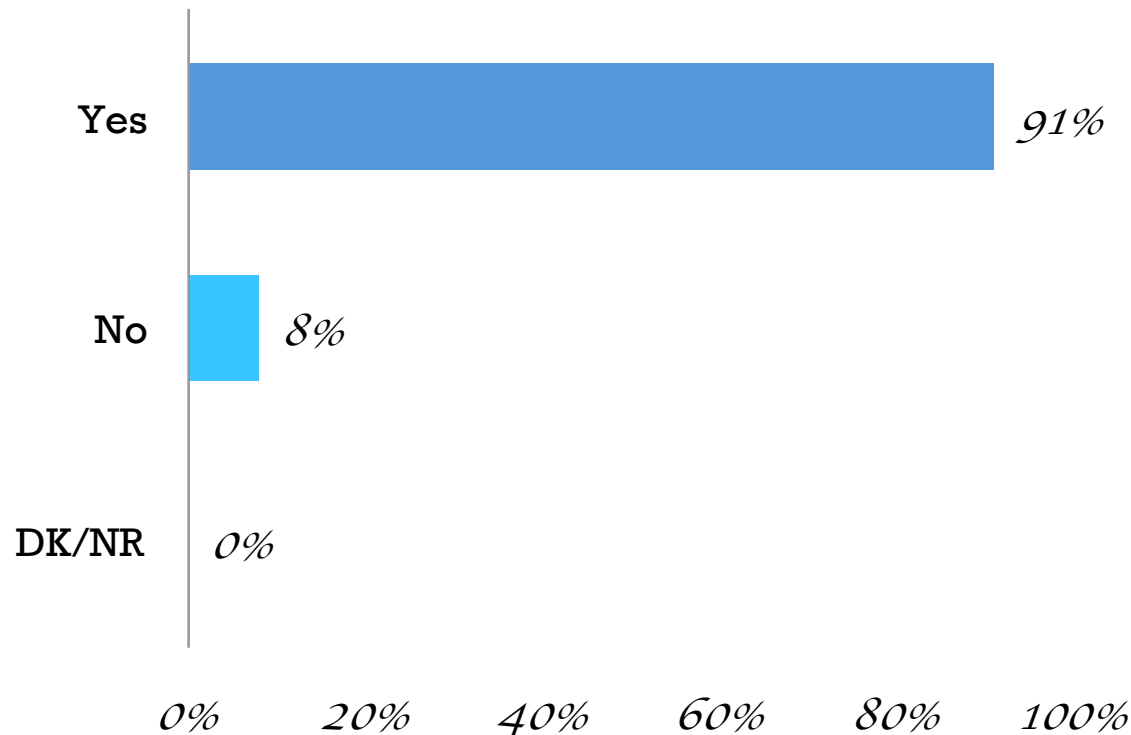
When scholars were asked to provide an opinion regarding PEEF, actually realizing its objective of providing educational opportunities to talented and deserving students, 95% of the scholars responded positively, whereas, only 5% scholars were of the opinion that PEEF is not contributing to uplift educational opportunities to talented and deserving students.

To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?

To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?

Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Do you think that projects like PEEF could increase the standards of education in Punjab?

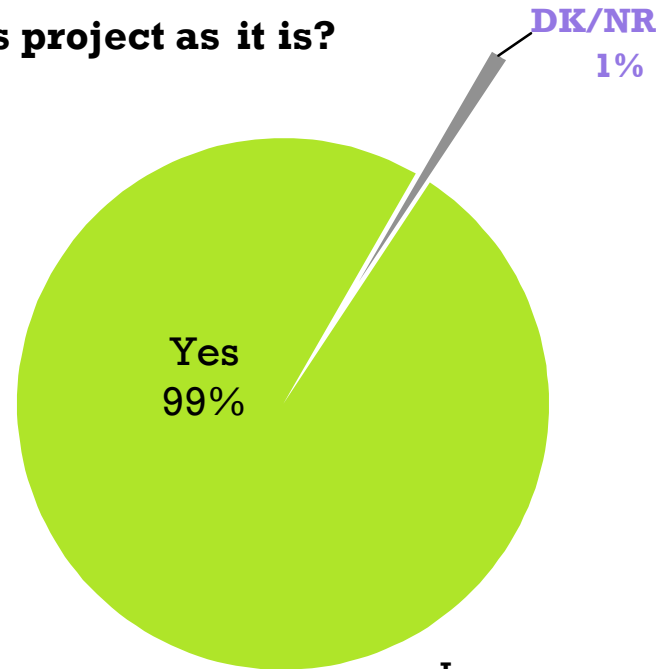


Closely linked to the previous questions, when asked about the improvement in standard of education in Punjab, a huge chunk of the scholars i.e. 91% were of the view that PEEF could aid in alleviating the standard of education in the province. While, 9% of the scholars were of the view that PEEF could not play a role in increase in the standard of education in Punjab.

To what extent PEEF project has raised the overall image of Government of the Punjab in terms of giving financial assistance to the needy students and providing quality education?

Punjab Government Should continue this project

Do you think the Punjab Government should continue this project as it is?



In response to the question regarding the continuation of PEEF, 99% of the scholars were of the view that Government of Punjab should continue PEEF, whereas, only 1% of the respondents had no response or were not sure.

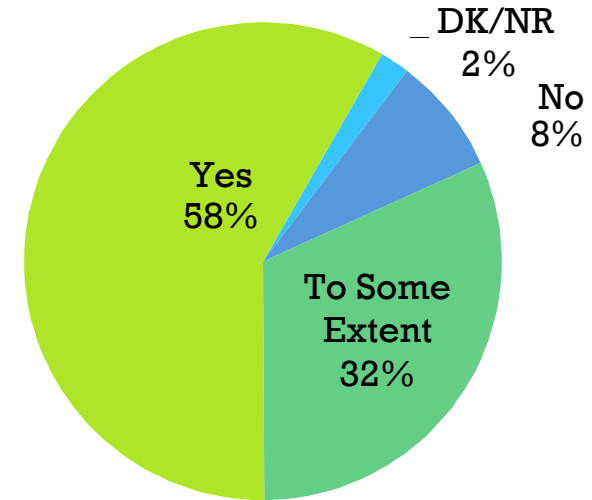
Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Household Economic Status

In response to measure the impact of PEEF scholarship upon socio-economic status of the households, 90% of the respondents acknowledged PEEF's role in improvement of their household economic status, whereas, only 8% of the respondents responded negatively i.e. PEEF scholarship did not improve their household's socio-economic prospects. And only 2% held no opinion.

Out of the 90% of the scholars who said "Yes", 54% of them acknowledged the ability to bear household expenses, due to a decrease in educational expenses, owing to PEEF. 30% responded positively but acknowledged PEEF's contribution to bear household expenses to some extent, whereas, only 6% of them responded negatively.

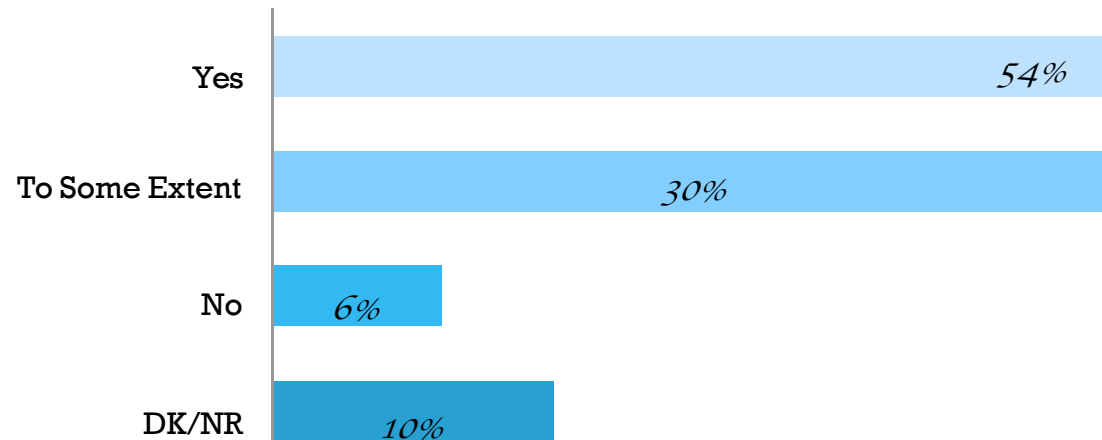
Does PEEF scholarship improve household economic status?



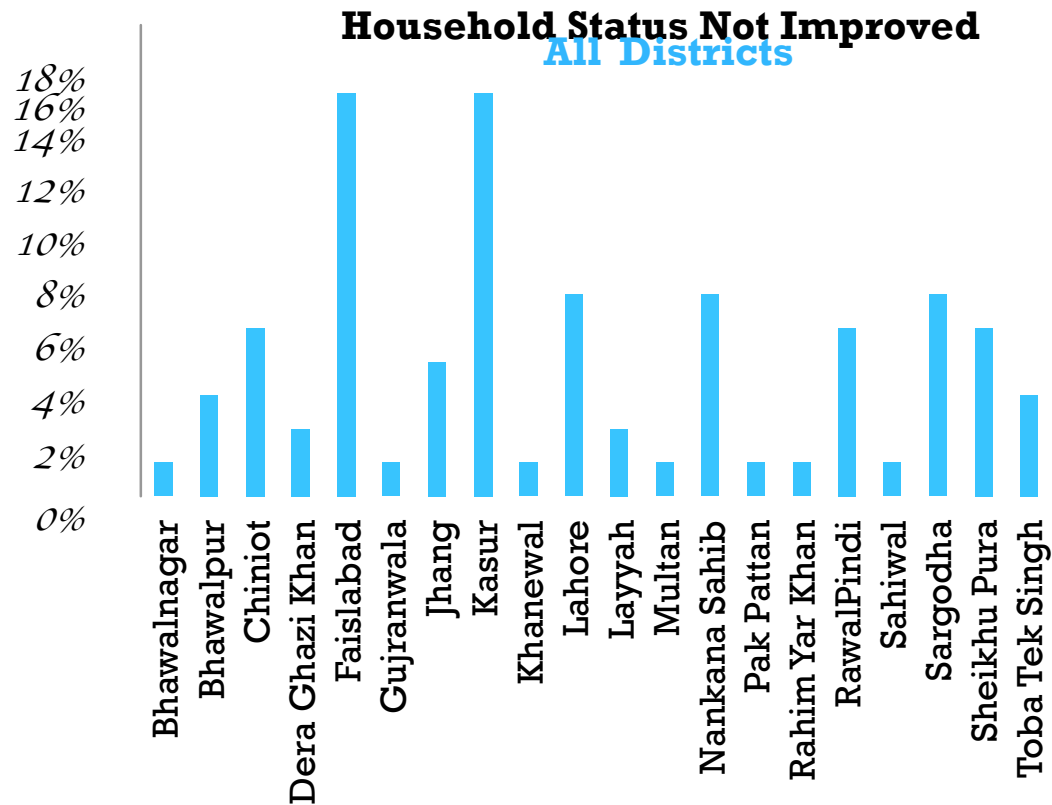
If yes, then because of this were you able to bear household expenses?

(Open-ended)

[Only 90% Respond Yes]

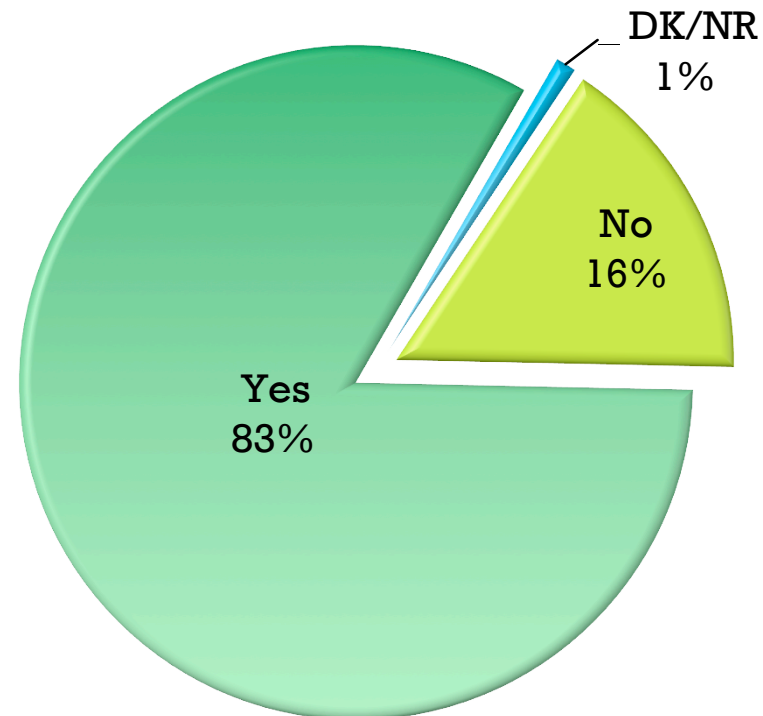


8% of the scholars, who responded negatively i.e. their household economic status did not improve due to PEEF scholarship, were further analyzed on the basis of districts. Majority of them were from Faisalabad and Kasur i.e. 15% each whereas, Lahore, Sargodha and Nankana Sahib had also a high share of scholars, whose household economic status was not improved i.e. 8% each.



- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
- ◇ Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Are your parents satisfied that due to this scholarship you will be able to continue your education?



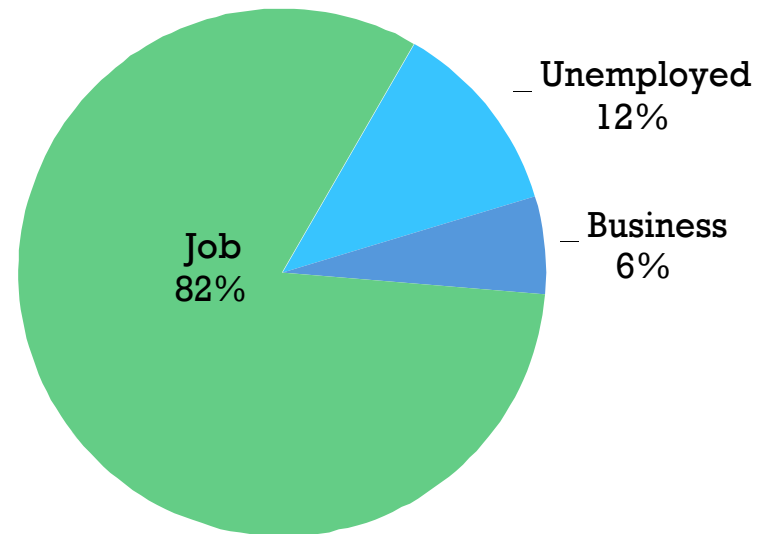
When asked from the parents of the scholars, regarding the opportunity provided by PEEF to their children to continue their education, 83% of them responded positively and acknowledged the role of PEEF whereas, 16% responded in negative and 1% of the parents did not provide any response.

- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
- ◇ Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Only Graduates of PEEF Scholarship

[8% Respondents]

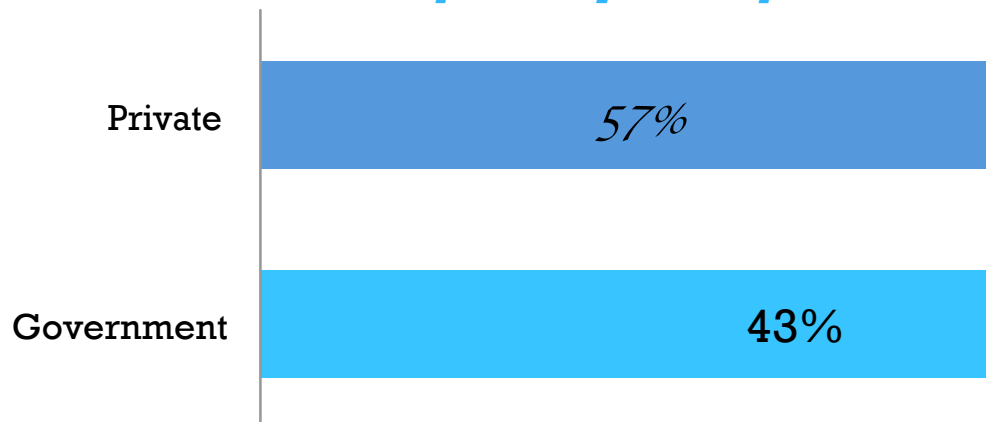
What is your source of income?



The question was asked from the PEEF graduates, which consisted of 8% of the sample or 78 respondents. Out of graduates, 82% cited "Job" as the primary source of income. Whereas, 6% were involved in family business and 12% were unemployed. Further analysis revealed that out of 82%, who were doing a job, 57% were in private sector and 43% were in public sector.

What is the nature of your job?

[82% Respondents]

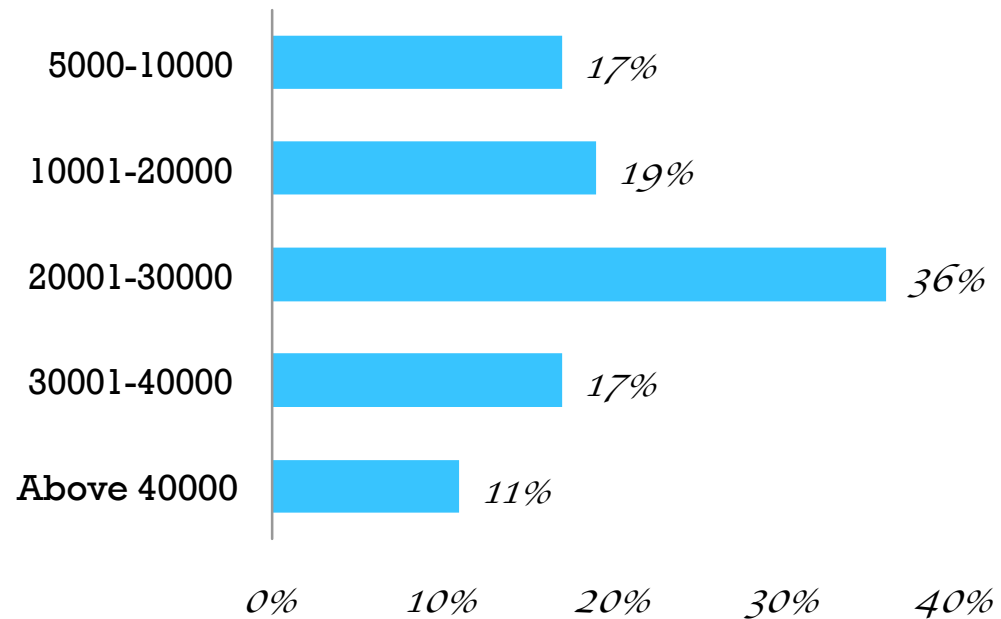


- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
- ◇ Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Only Graduates of PEEF Scholarship [8% Respondents]

When asked from PEEF graduates regarding their monthly income, 36% of the graduates i.e. 28 people cited their income ranging from 5000 and 20,000 Rupees, whereas, the same number i.e. 28 people cited their income in the range of 20,000 to 30,000 Rupees. Only 11% i.e. 8 people cited their monthly income to be above 40,000 Rupees.

What is your monthly income?



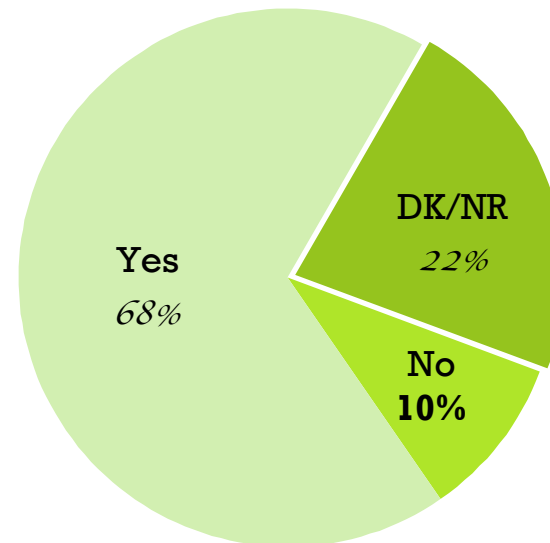
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
- ◇ Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Only Graduates of PEEF Scholarship

[8% Respondents]

Do you think you got this job owing to a good academic record, which was made possible with the support of the PEEF Scholarship?

The question was asked from PEEF graduates and 68% of them believed that PEEF helped them in finding better job opportunities by improving their academic record via providing them better educational opportunities whereas, 10% of the graduates responded negatively i.e. They did not believe that PEEF aided them to improve their academic record and find better job opportunities. 22% of the graduates were unsure if it was the case.



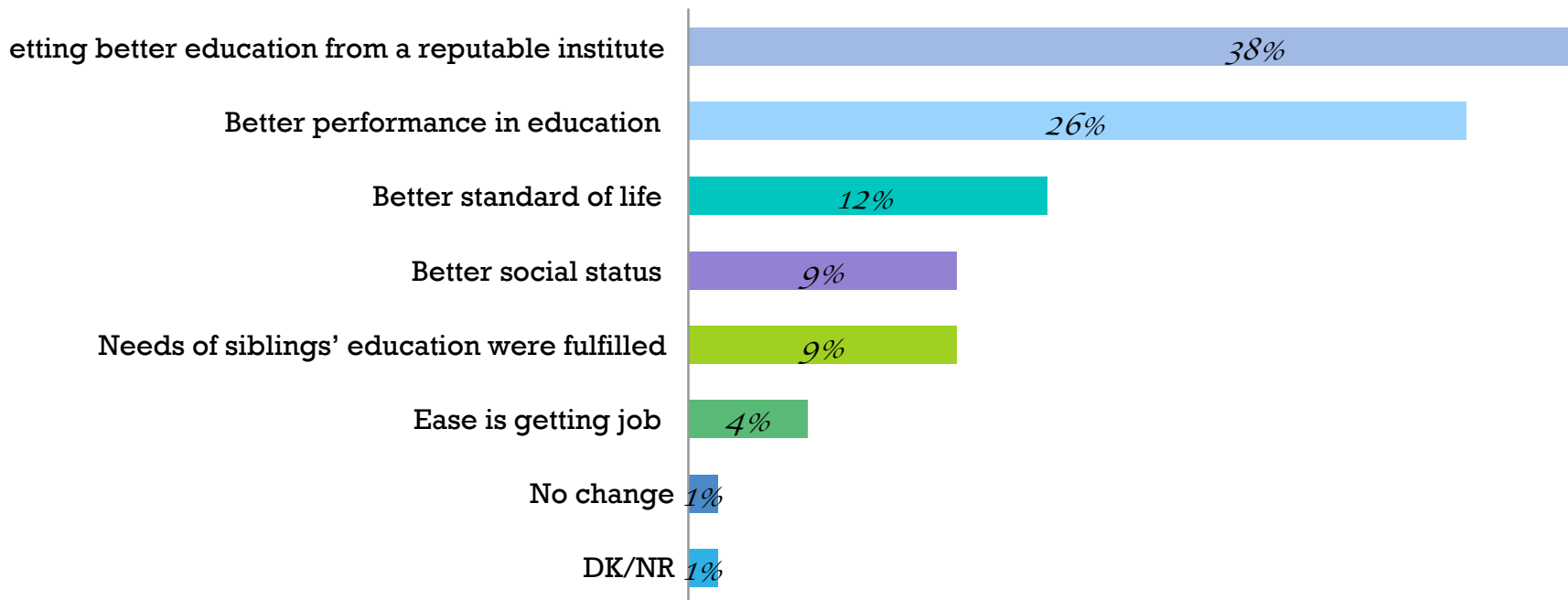
- ◇ To what extent PEEF is successful in achieving its objectives by providing financial assistance to the students?
- ◇ Do PEEF scholarships persuade students in attaining their education goals and also encourage others to compete for scholarship for their education?

Only Graduates of PEEF Scholarship

[8% Respondents]

Overall what changes has the PEEF scholarship brought in your life? (Multiple Responses)

When asked from the graduates regarding the possible changes that PEEF had brought to their lives, 38% of them were able to attain education from a reputable educational institution, whereas, 26% performed better academically, 12% of them were of the view that they PEEF has improved their standard of living, 9% felt that their social status was improved and 4% cited “ease of getting a job” as the primary change that PEEF has brought to their lives.



Focus Group Discussions

Focus Group Discussions with parents was carried out in four districts namely: Bahawalpur, Chiniot, Rawalpindi and Lahore.

Majority of the respondents had an idea about PEEF scholarship and its objectives; however, some of them were not familiar with it. Thereby, a lack of advertisement is seen as the primary reason For instance, one of the respondents from Lahore suggested that:

“The PEEF scholarship program should be advertised for all levels of education in order to create awareness amongst the students so that they are motivated to study more.”

Majority of the respondents in Lahore and Bahawalpur, were of the view that Punjab Government is the funding source of PEEF, respondents from Chiniot and Rawalpindi districts were uncertain about it.

Furthermore, almost everyone agreed that the aim of PEEF is to provide educational opportunities to deserving, talented and most importantly the needy students. As far as the selection and disbursement processes is concerned, majority of the respondents in all the districts were familiar with it but were of the view that it needs improvement.

For instance, one of the respondents from Lahore said that:

“The process is at time even delayed for 3 months.”

Although, majority of them agreed that PEEF’s selection process is based on merit however, they are not familiar with the details of the selection process. The respondents suggested the details of the selection process should be shared with the public.

When asked about academic performance of their children, everyone agreed that the educational performance of their children, due to PEEF scholarship has improved.

Improvement in the socio-economic status was agreed upon unanimously by the respondents. Some of the parents responded with the improvement in their income levels, some felt elevated in their social status and some felt that their future financial prospects have been improved. The continuation of PEEF was agreed by approximately 95% of the respondents in the focus group, stating the need for PEEF to remain operational and keep providing educational opportunities to the needy, deserving and talented students.

Also, a high number of respondents found the requirements regarding income and grade criteria difficult to qualify. They were of the view that the income requirement level of 15,000 Rupees be should be increased to entertain scholars belonging to families of a slightly higher income strata. They also suggested to relax the minimum academic criteria to accommodate more students.

For instance, one of the respondents from Bahawalpur said that:

“PEEF scholarship is restricted to the people who have parents income of Rs.15,000 only, even though those who have income of Rs.16,000 cannot be rendered as rich and eligible for this scholarship.”

When asked regarding the sufficiency of scholarship amount, majority of the respondents especially from the Less Developed Districts of Bahawalpur and Chiniot claimed that the PEEF amount insufficient to cover basic educational needs of their children. In addition, timely payment of stipend also became an issue for some of them who reported repeated delays in receiving payment of stipend.

Moreover, respondents from all districts were of the opinion that stipend amount should be sent at their homes and be made timely available, since, according to them, the clerks repeatedly delay the payment. Some of them even suggested utilizing “Easy Paisa” for the stipend payment.

For instance, one of the respondents from Chiniot said that:

“Clerks tend to delay payments and cause inconvenience in providing the scholarship therefore it will be better if the amount is delivered at home.”

Conclusion

After reviewing and interpreting the graphs in detail, it can be concluded that the initiative of providing a PEEF scholarship to the underprivileged but talented students of Punjab has been a fruitful one.

The results clearly indicate how the process of attaining and continuing education has not only been made possible for these students but has aided them in their practical life as well. The beneficiaries of this program are not just the PEEF scholars themselves but, their parents and siblings have also gained from this initiative. Thereby, rendering positive spillover effects of this scholarship.

PEEF scholarship has been able to address financial problems for the recipients of this scholarship and their families and it suffices to say that it has facilitated educational and social growth for them.

Conclusion

99% of the scholars were of the opinion that Government of Punjab's initiative like PEEF has played a significant role for the spread of quality education in the province of Punjab, thus, highlighting the importance of PEEF scholarship and rendering initiative as a successful venture adopted by of the government.

PEEF scholarship has been extremely successful in achieving its objectives to provide financial assistance to the needy but talented students of Punjab. In fact, 64% of the respondents stated that in the absence of PEEF scholarship, they would have to cut their household expenses in order to continue their education.

The PEEF selection process and the disbursement of scholarship is most definitely done the basis of merit. In fact, out of the entire sample size collected for this study, 96% of the respondents stated that they earned the scholarship on the Open Merit basis.

The culmination of all the aforementioned findings suggest evidently that PEEF scholarship has changed the lives of the recipients and their families.

Recommendations

While PEEF scholarship has undoubtedly played a vital role in the spread and gain of education for the scholars and their families, there are some areas that need improvement.

- Even though the PEEF scholarship initiative has spread largely owing to the advertisement campaigns that were held to create awareness for this scheme, however there is still room for improvement. This initiative has been a great success and with additional advertising and marketing more people will become aware of the purpose and importance of PEEF scholarship.
- The individuals in charge for sending these scholarships to the recipients should be contacted and trained to deal with clients when it comes to the provision of awarding these scholarships.

- Thirdly, the current scholarship criteria suggests that the families who have monthly income of parents (from all sources) below Rs. 15,000 are the only ones eligible for this. Moreover, since a lot of families disagree to this particular idea, it is awarding this scholarship.
- The overall hostel stipend amount should be increased because students are facing difficulty with the current amount that is given to them for on-campus living (especially the ones out of city).