

## Contributions of the Government and NGOs to Eliminate Hardcore Poverty

**\*Dr. Sheikh Muhammad Hizam Sheikh Khairuddin<sup>1</sup>, Dr. Mohd Hanafia Huridi<sup>2</sup> and Student Muhammad Ali Nizami<sup>3</sup>**

<sup>\*1,2,3</sup>Universiti Kuala Lumpur Business School, Universiti Kuala Lumpur, Malaysia.

<sup>\*1</sup>sheikhmhizam@unikl.edu.my (Corresponding Author), <sup>2</sup>Email: and mhanafia@unikl.edu.my

<sup>3</sup>muhammad.ali09@s.unikl.edu.my

**How to cite this article:** Sheikh Muhammad Hizam Sheikh Khairuddin, Mohd Hanafia Huridi, Muhammad Ali Nizami (2024). Contributions of the Government and NGOs to Eliminate Hardcore Poverty *Library Progress International*, 44(3), 6163-6171.

### ABSTRACT

Poverty is among the significant issues that Pakistan has been facing for the past few years and if this issue will remain unattended, the future of Pakistan is in danger. Microfinance is a very powerful tool to alleviate poverty and empower women and impoverished populations. In Pakistan, there are numerous non-governmental organizations (ngos), microfinance institutions (mfis), microfinance banks (mfbs), and other welfare trusts that working on poverty alleviation and aspiring to achieve their aims and targets. The state bank of Pakistan (sbp), Pakistan microfinance network (pmn), Pakistan poverty alleviation fund (ppaf), and other organizations are also striving to attain the United Nations' millennium development goals (mdg) and thereby contribute to the economic development of the nation. The present study aims to identify the contribution of the government and ngos in eliminating poverty considering the case study of Punjab, Pakistan. The questionnaire survey was used for conducting this analysis where certain statements have been used to measure each variable on the likert scale. After the identification of its reliability and validity, the questionnaire was used for the final data collection, which has been further used for the analysis. The findings have revealed that the growth rate of borrowers and training significantly influences poverty. Furthermore, ngos have been found to have a significant moderating role between microbusiness and poverty.

**JEL Classification:** N8, L31, I32, I38

**Keywords:** Microbusiness, Ngos, Government Sector, Poverty

### INTRODUCTION

Poverty is among the significant issues that Pakistan has been facing since past few years as 24% population in country is below the poverty line [1]. This poverty level in the country varies provisionally while the rate of poverty in Punjab is significantly lower than in other provinces. The report supported this research as it identified the lowering rate of poverty which is lower than that of other provinces [2]. This decrease in the rate of poverty in Punjab is a result of poverty alleviation efforts which are made by various social firms and the Government of Pakistan. Aslam and Thayer [3] identified a variety of poverty alleviation approaches that have recently been adopted in the country and are focused on sustaining a moderate rate of economic growth with an emphasis on equity in the distribution and development of human resources. In recent years, the government has adopted different short-term as well as long-term programs for the improvement of earning capacity of the masses in Punjab. Additionally, Nasar *et al.* [4] messages. It has allowed the government to actively provide assistance to the large population of the country which resides in the province.

In addition to these recent efforts, the government of Pakistan has been involved in the ongoing struggle for a reduction since 2008 as the Benazir Income support program. Similarly to this, another actor identified in the process of alleviation of poverty is the microfinance business sector [5] (Hao *et al.*, 2020). In Pakistan, a variety of microfinance businesses have been established which include private NGOs approaching these issues with diverse strategies. Kustin [6] stated that out of a variety of NGOs and non-profitable organisations, the Al-Khidmat Foundation holds the central position in the struggle for the reduction of poverty. For instance, the Mawakhat (Islamic microfinance) program of this foundation has been declared to have a 94% recovery rate which identifies its role in the reduction of poverty. Moreover, the NGO has aided the development of different

businesses through the provision of loans [7]. The report highlights that organisation plays a significant role in the reduction of poverty.

However, Mahdzan *et al.* [8] argued that since 2005 then, the pace of poverty reduction has reduced significantly which questions the contribution of the selected NGOs. In light of the slow rate of poverty reduction, urgent need for the identification of strategies of the government as well as the NGO which is Alkhidmat. The study, therefore, focuses on the assessment of the support provided by the government policies as well as this NGO's approach to the assessment of causes of poverty and their mitigation. Due to this, the research has the aim of measuring the contribution of the government and NGOs to eliminate poverty in Punjab, Pakistan. For the achievement of this objective, the research focuses on answering the following questions:

- What is the impact of micro-businesses on the alleviation of poverty?
- What is the impact of microfinance on the alleviation of poverty?
- What is the impact of Government of Pakistan and NGO to moderate the relationship between micro-businesses and poverty alleviation?

## **LITERATURE REVIEW**

Pakistan has been considered a significantly poor country and the province of Punjab a province that is also affected by this lack of economic stability [9]. The rate of poverty in Punjab is diverse across different occupations and genders and leads to different socio-economic problems such as an increase in the rate of illiteracy, use of drugs and street crimes. Similarly, Adnan and Fatima [10] in their research stated that the highest incidence of poverty was found among households depending on only non-farm occupations. The people in Punjab in the non-farming professions are significantly affected due to the low rate of employment in the province.

Poverty is a crucial issue that has impacted a variety of countries around the globe over the last few decades and has given rise to different crimes and other issues [11]. For instance, in Ethiopia, the level of poverty is leading to a high rate of infant deaths derived from the unequal distribution of food resources. Forkuor and Agyemang [12] in their research stated that micro-businesses like NGOs have increased in recent years and have started taking an active role in ensuring the provision of needed resources and facilities. In various countries, micro-businesses have transformed into a source of distribution of increased philanthropic aid. For instance, the micro-businesses in Asia and Latin America have transformed into the source of reduction of unequal distribution of resource and opportunities [13].

The rate of poverty in Pakistan is significantly high which has resulted in low literacy, employment and health quality specifically in the provinces affected immensely by this poverty. For instance, Sharma and Sharma [14] stated that the Punjab government has recently introduced the dearness allowance (DA) component of the minimum wage which is over 4%. This has increased the monthly minimum wage of unskilled workers in Punjab from Rs. 8,776 to Rs.9, 178 for sixth month period. In addition to this, the federal, as well as provincial government, has introduced programs such as Benazir Income support program and the Ehsaas program for providing the needed support to people of Punjab who are below the poverty [15] (Javed *et al.*, 2021). These efforts of government have provided a source of support to the people such as the development of job opportunities. In light of these practices of government, UNDP [16] stated that the level of poverty has significantly declined between 2004 and 2015 with Punjab experiencing statistically significant reductions from 0.254 to 0.152. This decrease identifies the significant role played by the Pakistani government in the alleviation of level of poverty in Punjab and significance of the role of such mediating programs in the reduction of poverty [17].

The people of developing countries such as Pakistan find the need for mobilisation of resources for their equal distribution, to gain the ability to develop their source of income [18]. The distribution of resources in an equal manner allows the development of opportunities to bring an increment in level of economic diversity. The study of Kiran *et al.* [19] similarly, stated that in Pakistan variety of NGOs have become micro-businesses that are foundationally providing needed resources to people. NGOs such as Al-Khidmat and Al-Akhuwat have adapted to the role of mediators in the resource distribution processes.

## **THEORETICAL FRAMEWORK**

### **Poverty reduction theory**

Poverty reduction theory is a collection of economic and humanitarian initiatives aimed at lifting people out of poverty that is called "poverty alleviation. "Measures like Henry George's Progress and Poverty are those that increase, or are meant to increase, methods of allowing the poor to produce money for themselves as a means of eradicating poverty. Economic measures such as the land value tax, advocated by many Georgist economists in contemporary times, would provide everyone more access to the underlying world. In both emerging and

wealthy nations, there is a problem with poverty. Even though poverty is more prevalent in developing countries, both nations are taking steps to alleviate it [20].

A quarter of the population in both Antwerp as well as Lyon, two of Europe's greatest cities, was unable to pay taxes by 1600, making them a target for humanitarian aid in times of need [21].

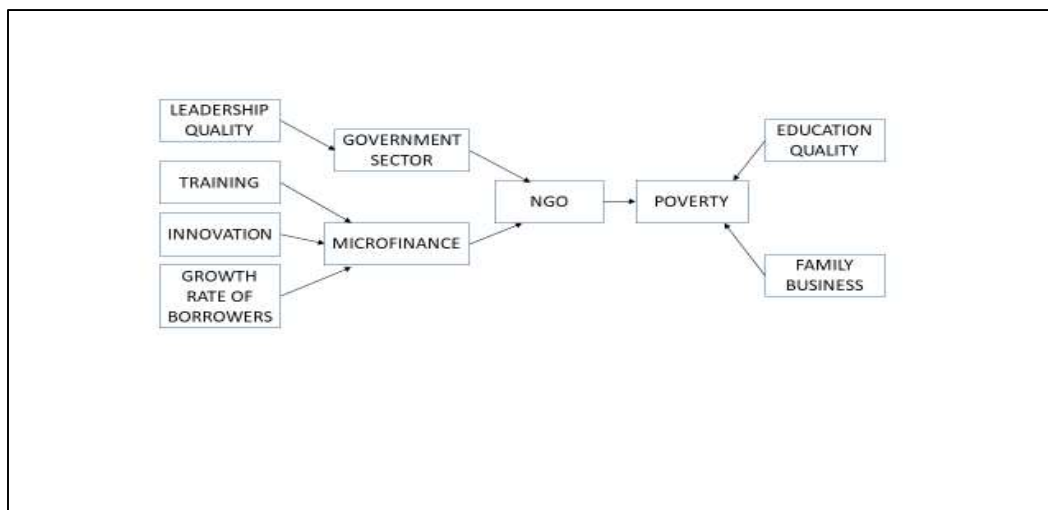
Economic development has a significant impact on reducing poverty. Before the advent of modern agricultural technologies, food shortages were prevalent, and they are still common today in countries that lack them. As a result of the Industrial Revolution, widespread poverty was eliminated in the so-called developed world. During the 20th century, global GDP per capita quadrupled. More over 75% of the world's population lived on less than \$1 a day in 1820, compared to only 20% in 2001 [22].

Economic freedom is now a constraint on the growth of the global economy. Property rights for the poor, particularly land, must be extended as part of economic liberalisation. Mobile banking, for example, may make financial services, particularly savings, more accessible to the poor. Institutional inefficiencies and political instability may also deter investment. Physical and human capital are bolstered by aid and government assistance in health, education, as well as infrastructure [23].

Efforts to alleviate poverty must also focus on improving the lives of those currently in poverty. The Green Revolution and also the elimination of smallpox are two examples of how aid, especially in the medical as well as scientific fields, is crucial in improving people's lives. Today's development assistance is plagued by a large percentage of linked aid [24], which requires recipients to purchase items that are frequently costlier yet originate in the donor country. There are others who feel that even tiny adjustments in the way individuals in wealthy countries conduct their lives might help alleviate global poverty (Peter Singer, for example, in his book *The Life You Can Save*).

### CONCEPTUAL FRAMEWORK

The conceptual framework of the present study (see Fig. 1) has independent variable microbusinesses including leadership quality, training, innovation, growth rate of borrowers and dependent variables including education quality and family business with mediator Microfinance institution and moderator government sector and NGOs.



*Figure 1 Conceptual framework*

### DATA AND METHODOLOGY

This study provides an explanation and discussion of methods, techniques and approaches that were used by the researcher while conducting this research work.

### RESEARCH DESIGN

The research design is the strategy that integrates a variety of elements of research in a comprehensive manner [25]. It acts as a template that holds different types of components in a collective way for their application in research. Out of three methods of research design, Leavy [26] identified qualitative research design to be a design that has a significant absence of quantifiable variables due to lack of use of statistical data. The method significantly lacks the element of objectivity that is present in the quantitative research design. For inclusion of this component, the quantitative research design is implemented in this research. Additionally, similar research conducted by Bloomfield and Fisher [27] allowed researchers to gather statistical evidence regarding the research and generalise it over similar institutes due to the nature of objectivity of the design. For the

development of similar results, the researcher adopted method of survey as the means of data collection in this study.

## RESEARCH APPROACH

The research approach refers to variety of plans and procedures including steps from broad assumptions to elaborative details of methods of data collection, analysis, and interpretations [28]. From three approaches available for utilisation, the research included the deductive approach. Azungah [29] identified that this allows the top-down approach where the researcher adopts an existing theory for establishment of a hypothesis and then test the hypothesis through statistical analysis for acceptance or rejection of the theory. The deductive approach assisted the researcher in assessment of the theory by evaluation of hypotheses [30].

## Sampling Size and Technique

The adoption of appropriate sampling technique and sample size is crucial for the effective interpretation of data [31]. There are different types of sampling techniques in both the categories of probabilistic and non-probabilistic sampling methods. Out of these, the researcher adopted simple random sampling which lies under the boundary of probability sampling. Etikan and Bala [32] stated that it has the ability to create equal probabilities of selection for individuals. This aspect of research allows the reduction of biasedness in the process of selecting a sample for the study. Furthermore, this also adds the aspect of simplicity in the research which is another reason for its adoption in this study.

## Data Analysis

For this research, the researchers have adopted the analysis method of multivariate analysis through the use of Structure Equation modelling (SEM). This method according to Cepeda-Carrion *et al.* [33], is one that holds most prominence in terms of examination of effects of latent variables in form of regression model. The analysis is beneficial for the complex structure of the relation which exists between these variables [34]. The conceptual framework of this study also holds a level of complexity existing between various variables, constructs, and indicators. As a result of this, the use of PLS-SEM was considered a significantly appropriate approach of analysis for this study. The simplicity of an analysis process is also another factor that aids the development of accurate results [35]. The method of PLS-SEM is considerably less laborious than other methods such as CB-SEM. Due to the less restrictive assumptions, the research considered it a significant method of PLS-SEM.

## RESULT AND DISCUSSION

This is essential for this research work as the analysis of the generated results from the gathered data are described. SMART PLS has been used to conduct the results that are elaborated below:

## Pilot Testing

Pilot testing is carried out to conduct the preliminary testing on the validity and reliability of the instrument being used. The initial 60 responses were used for conducting the pilot testing of the variables. It is obtained that Cronbach's alpha value of greater than 0.7 is regarded as reliable. As shown in the Table 1 the Cronbach's Alpha value for each of the variable is above 0.7 which shows the reliability of the constructs being used in the study and hence is considered to conduct the questionnaire survey based on the similar instrument.

**Table 1 Cronbach's Alpha**

| Variables                | Cronbach's Alpha |
|--------------------------|------------------|
| Family Business          | 0.787            |
| Training                 | 0.701            |
| Innovation               | 0.91             |
| Growth Rate of Borrowers | 0.915            |
| Entrepreneurial Quality  | 0.809            |
| Leadership Quality       | 0.824            |
| Microfinance Institution | 0.962            |
| Government Sector        | 0.943            |
| NGOs                     | 0.915            |
| Poverty                  | 0.912            |

Table 2 shows the KMO-Bartlett's test for checking the validity of the factors being used. KMO measures the sample adequacy that is taken into the consideration and the Bartlett's test is used for attaining factor analysis outcomes that are suitable. KMO reflects the variance proportion of each of the variables that are caused by using new factors in the analysis. It has been found that KMO has to be above 0.6 for reflecting the sample adequacy and the Bartlett's value has to be greater than 0.3 for identifying its significance. As obtained from the table below that the value of the KMO is 0.70 which is greater than 0.6 and hence this shows the sample adequacy. The Bartlett's test has also indicated the significant value of 0.00 and hence this also shows the significance and validity of the data.

**Table 2 KMO-Bartlett's Test**

|                                                  |                    |          |
|--------------------------------------------------|--------------------|----------|
| Kaiser-Meyer-Olkin Measure of Sampling Adequacy. |                    | 0.701    |
| Bartlett's Test of Sphericity                    | Approx. Chi-Square | 2310.476 |
|                                                  | df                 | 666      |
|                                                  | Sig.               | 0.000    |

### Descriptive Statistics

Table 3 of descriptive indicates that the mean or average value of family business is 3.48 and its decrease or deviate to the value 0.908. The mean or average value of training is 3.52 and it can deviate or decrease to 0.82. The average value of innovation is 3.56 and it deviate to 0.87. The mean or average value for growth of borrowers is 3.68 and it can decrease to the value of 0.77. The average value of leadership quality is 3.95 and it can decrease to the value of 0.66. The mean or average value of education quality is 3.71 and it can deviate to the value of 0.71. The mean or average value for microfinance institution is 3.83 and it can deviate to the value of 0.71. The average value of government sector is 3.82 and it can decrease or deviate to the value of 0.68. The mean and average value for non-profit organisation is 3.7 and it can deviate to 0.69. The average value for poverty is 4 and it can deviate to the value of 0.6.

**Table 3 Descriptive Statistic**

|                          | <i>N</i> | <i>Minimum</i> | <i>Maximum</i> | <i>Mean</i> | <i>Std. Deviation</i> |
|--------------------------|----------|----------------|----------------|-------------|-----------------------|
| Family Business          | 384      | 1              | 5              | 3.484375    | 0.908516              |
| Training                 | 384      | 1              | 5              | 3.512153    | 0.821366              |
| Innovation               | 384      | 1              | 5              | 3.565972    | 0.878615              |
| Growth Rate of Borrowers | 384      | 1              | 5              | 3.689236    | 0.776848              |
| Leadership Quality       | 384      | 1              | 5              | 3.959201    | 0.66476               |
| Education Quality        | 384      | 1              | 5              | 3.710069    | 0.714451              |
| Microfinance institution | 384      | 1              | 5              | 3.839       | 0.7102                |
| Government Sector        | 384      | 1              | 5              | 3.8281      | 0.68513               |
| NGO                      | 384      | 1              | 5              | 3.7057      | 0.69076               |
| Poverty                  | 384      | 1              | 5              | 4.003038    | 0.6014                |

### Correlation Analysis

The present study's correlation analysis is shown in Table 4. According to this study, there is a strong correlation between factors, and the poverty was positively impacted greater by NGOs.

**Table 4 Correlation Analysis**

| 1.1 N= 384                                                                                  | 1.2 Poverty | 1.3 P-Value |
|---------------------------------------------------------------------------------------------|-------------|-------------|
| NGO                                                                                         | 0.354       | 0.005       |
| Government Sector                                                                           | 0.378       | 0.001       |
| Leadership Quality                                                                          | 0.348       | 0.003       |
| Microfinance Institution                                                                    | 0.355       | 0.002       |
| Training                                                                                    | 0.382       | 0.004       |
| Innovations                                                                                 | 0.313       | 0.003       |
| Growth Rate Borrowers                                                                       | 0.382       | 0.005       |
| *, **, and *** Correlation is significant at the 0.05 level, 0.005, and 0.000 respectively. |             |             |

### Regression

The regression analysis is shown in Table 5. Explanation of how the independent variable affected a dependent variable was provided through regression. The poverty is the dependent variable in our study, with NGO's acting as the independent variable. Government sector, microfinance institution, leadership quality, training, innovations and growth rate borrowers are also included in the independent variable. The independent variable has a 55% total influence, as anticipated in the model below.

**Table 5 Model Summary**

| <i>Model</i>                   | <i>R</i> | <i>R Square</i> | <i>Adjusted R Square</i> | <i>Std. Error of the Estimate</i> |
|--------------------------------|----------|-----------------|--------------------------|-----------------------------------|
| 1                              | .698     | .567            | .556                     | .037932                           |
| a. Predictors: (Constant), NGO |          |                 |                          |                                   |

*b. Dependent Variable: Poverty*

For example, as shown in Table 6, NGOs have a 51 percent effect on the dependent variable, whereas Government Sector has a 48 percent influence, leadership quality has a 65 percent influence, microfinance institution has a 54 percent influence, training has a 48 percent influence, innovation has a 67 percent influence and growth rate borrowers has a 52 percent impact.

**Table 6 Coefficients**

|                                       | <i>Model</i>                    | <i>Unstandardized Coefficients</i> |                   | <i>Standardized Coefficients</i> | <i>t</i> | <i>Sig.</i> |
|---------------------------------------|---------------------------------|------------------------------------|-------------------|----------------------------------|----------|-------------|
|                                       |                                 | <i>B</i>                           | <i>Std. Error</i> | <i>Beta</i>                      |          |             |
| <i>1</i>                              | <b>NGO</b>                      | .0516                              | .045              | 0.547                            | .3.783   | .0.004      |
|                                       | <b>Government Sector</b>        | .485                               | .033              | 0.439                            | 2.675    | .003        |
|                                       | Leadership Quality              | .652                               | .058              | 0.716                            | 1.416    | .001        |
|                                       | <b>Microfinance Institution</b> | .544                               | .034              | 0.458                            | 3.619    | .002        |
|                                       | Training                        | .481                               | .033              | .432                             | 2.789    | .003        |
|                                       | Innovations                     | .679                               | .058              | 0.776                            | 1.382    | .001        |
|                                       | Growth Rate Borrowers           | .528                               | .035              | 0.438                            | 3.581    | .003        |
| <i>a. Dependent Variable: Poverty</i> |                                 |                                    |                   |                                  |          |             |

## DISCUSSIONS

NGO's have been playing a significant role in alleviating poverty across the world. Pakistan is no exception to this statement, with many NGOs working tirelessly to eliminate child and adult poverty. One particular NGO that has made a large impact on poverty reduction in Punjab is Action aid Pakistan (AP) [36].

In 2013, AP released its report "Eliminating Child Poverty: A Path Forward" which outlined specific actions that the government and NGOs could take together to help eradicate child poverty by 2020. The report recommended increased access to basic education and health care for children living in poverty, the promotion of employment opportunities, and the provision of social safety nets such as housing, food assistance, and child support [37].

The government has been receptive to the recommendations in AP's report, with many ministries working together to implement them. For example, the Ministry of Planning has worked closely with the National Database and Registration Authority (NADRA) to improve access to basic services for children living in poverty. In addition, various departments within the Ministry of Finance have launched initiatives aimed at increasing job opportunities for people living in poverty [38].

NGOs have also played an important role in implementing AP's recommendations. For example, Action Aid Pakistan has worked with the Local Government Development Program to provide training and technical assistance to local government officials in order to improve their ability to address poverty [39].

Despite these efforts, much work remains to be done in eradicating child poverty in Punjab. In particular, there is a need for more effective strategies and tools for measuring Poverty Reduction Rate (PRR). As long as the PRR measure does not accurately reflect the level of poverty reduction taking place in Punjab, NGOs would continue struggle to achieve their goals [9].

There is no denying the undeniable positive impact that NGOs have had in poverty reduction around the world. While there are certainly criticisms to be leveled against them, it can be difficult to argue that they don't make a significant difference when it comes to helping those in need. This is particularly true in Pakistan, where many of the country's poorest and most vulnerable citizens reside [40].

NGOs provide important support for social welfare programs, which help reduce poverty and improve overall living conditions for their beneficiaries. They also play an important role by working towards addressing specific issues such as hunger, illiteracy, and health care.

While there is no easy answer when it comes to tackling Pakistan's chronic poverty problem, the involvement of NGOs is certainly a valuable asset in the fight against inequality.

## CONCLUSION

The Government of Punjab, Pakistan and NGOs have worked together to eliminate poverty in the province. This cooperation has resulted in an increase in the quality of life for many people living in poverty, including educational opportunities and access to health care. The government has also launched programs to help the Poorest Families, which provides financial assistance to low-income families. Additionally, NGOs have been

instrumental in providing social services such as education and health care to impoverished populations. Their efforts demonstrate that while there is still much work remaining before society can claim victory over poverty, concerted government-civilian action is bearing fruit.

#### **ACKNOWLEDGEMENT**

The Authors would like to thank the Universiti Kuala Lumpur (UniKL), Malaysia for supporting this research paper.

#### **REFERENCES**

- [1] Web, R. (2021) Haiti: "Earthquake Situation Report" No. 4 (7 September 2021).
- [2] Bank, W. (2019) "*Global Economic Prospects*", January 2019: *Darkening Skies*: The World Bank.
- [3] Aslam, W., & Thayer, B. A. (2020) "Pakistan's grand strategy: the poverty of imagination", *Contemporary South Asia*, 28(3), 351-358.
- [4] Nasar, A., Akram, M., Safdar, M. R., & Akbar, M. S. (2021) A qualitative assessment of entrepreneurship amidst COVID-19 pandemic in Pakistan. *Asia Pacific Management Review*.
- [5] Hao, W., Shah, S. M. A., Nawazb, A., Barkat, M. Q., & Souhail, A. (2020) COVID-19 epidemic spread and the impact on public health & safety policy: an analysis of the adoption of preventive measures and effective management: evidence from Pakistan. *Revista Argentina de Clínica Psicológica*, 29(4), 722-736.
- [6] Kustin, B. (2015) Islamic (micro) finance: culture, context, promises, challenges.
- [7] Saleem, S. (2019). *How Faith Based Organizations Contribute Or Hinder Development In Pakistan? The Case Of Al-Khidmat Foundation*. Paper presented at the Proceedings of International Academic Conferences.
- [8] Mahdzan, N. S. A., Abd Sukor, M. E., Ismail, I., & Rahman, M. (2020). *Consumer Financial Vulnerabilities in Malaysia: Issues, Trends and Psychological Aspects*: Routledge.
- [9] Jali, M. R. M., & Islam, G. M. N. (2018) Assessment of the role of household empowerment in alleviating participatory poverty among rural household of Pakistan. *Quality & Quantity*, 52(6), 2795-2814.
- [10] Adnan, M., & Fatima, B. (2018) "Political, economic and social governance in Pakistan: its practices and issues", *Journal of the Research Society of Pakistan*, 55(1).
- [11] Bank, W. (2018). "Poverty and shared prosperity 2018: Piecing together the poverty puzzle", The World Bank.
- [12] Forkuor, D., & Agyemang, S. (2018). *Fighting urban poverty in Ghana: The role of non governmental organizations*. Paper presented at the Urban Forum.
- [13] Bradshaw, S., Linneker, B., & Sanders-McDonagh, E. (2020) It's gender Jim, but not as we know it... A critical review of constructions of gendered knowledge of the Global South. *European Journal of Women's Studies*, 27(2), 128-144.
- [14] Sharma, M., & Sharma, P. (2021). "COVID-19 Pandemic and the Service Sector in Punjab: An Assessment of Impact and Policies for Revival Covid-19 Pandemic and Economic Development" (pp. 195-208): Springer.
- [15] Javed, A., Ahmed, V., & Amal, B. K. (2021) The Social safety nets and poverty alleviation in Pakistan: an evaluation of livelihood enhancement and protection Programme. *Britain International of Humanities and Social Sciences (BloHS) Journal*, 3(1), 21-36.
- [16] UNDP (2020). Annual Report 2020. [https://annualreport.undp.org/2020/assets/UNDP\\_Annual-Report-2020-en.pdf](https://annualreport.undp.org/2020/assets/UNDP_Annual-Report-2020-en.pdf)
- [17] Razaq, S., Maqbool, N., & Hameed, W. U. (2019) Factors effecting the elasticity of micro credit demand in southern Punjab, Pakistan. *International Journal of Social Sciences and Economic Review*, 46-53.
- [18] Fatima, T., Malik, S. A., & Shabbir, A. (2018) Hospital healthcare service quality, patient satisfaction and loyalty: An investigation in context of private healthcare systems. *International Journal of Quality & Reliability Management*.

- [19] Kiran, Z., Sheikh, A., Malik, S., Meraj, A., Masood, M., Ismail, S., Rashid, M. O., Shaikh, Q., Majeed, N., & Sheikh, L. (2019) Maternal characteristics and outcomes affected by hypothyroidism during pregnancy (maternal hypothyroidism on pregnancy outcomes, MHPO-1). *BMC pregnancy and childbirth*, 19(1), 1-12.
- [20] Ashraf, M. A. (2017) "Poverty and its alleviation: The case of Pakistan", *Poverty, inequality and policy*, 49.
- [21] Shafique, O., & Khan, R. M. N. (2020) "An Empirical Study on the Impact of Micro-Credit Financing on the Socio-Economic Status of Small Agriculturists in Pakistan", *Journal of Business and Social Review in Emerging Economies*, 6(3), 1051-1061.
- [22] Rafique, Z., & Khoo, S. L. (2018) Role of community-based organizations (CBOs) in promoting citizen participation: A survey study of local government institutions of Punjab, Pakistan. *International journal of sociology and social policy*.
- [23] Abbas, R., Mirza, F. I., & Afzal, A. (2017) "Farm management capacities contribute to sustainability of rural livelihoods amongst small farmers in district Layyah, Punjab, Pakistan", *Pakistan. J Rural Dev Agric*, 2, 11-25.
- [24] Qamar, K. H. (2017) Socio-economic and cultural factors responsible for illiteracy in rural areas of district Mandi Bahauddin Punjab, Pakistan. *Language in India*, 17(3), 138-148.
- [25] Basias, N., & Pollalis, Y. (2018) "Quantitative and qualitative research in business & technology: Justifying a suitable research methodology", *Review of Integrative Business and Economics Research*, 7, 91-105.
- [26] Leavy, P. (2017). *Research design: Quantitative, qualitative, mixed methods, arts-based, and community-based participatory research approaches*: Guilford Publications.
- [27] Bloomfield, J., & Fisher, M. J. (2019) Quantitative research design. *Journal of the Australasian Rehabilitation Nurses Association*, 22(2), 27-30.
- [28] Turyahikayo, E. (2019) "Using Sensemaking Technique to Construct Scientific Explanations in Organizational Research". *Int J Philosop*, 7(4), 167-172.
- [29] Azungah, T. (2018) "Qualitative research: deductive and inductive approaches to data analysis", *Qualitative research journal*.
- [30] Azungah, T., Michailova, S., & Hutchings, K. (2018) "Embracing localization: evidence from Western MNEs in Ghana", *Cross Cultural & Strategic Management*.
- [31] Sharma, G. (2017) "Pros and cons of different sampling techniques", *International journal of applied research*, 3(7), 749-752.
- [32] Etikan, I., & Bala, K. (2017) Sampling and sampling methods. *Biometrics & Biostatistics International Journal*, 5(6), 00149.
- [33] Cepeda-Carrion, G., Cegarra-Navarro, J.-G., & Cillo, V. (2018) Tips to use partial least squares structural equation modelling (PLS-SEM) in knowledge management. *Journal of Knowledge Management*.
- [34] Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2019) When to use and how to report the results of PLS-SEM. *European business review*, 31(1), 2-24.
- [35] Maghsoodi, A. I., Mosavat, M., Hafezalkotob, A., & Hafezalkotob, A. (2019) Hybrid hierarchical fuzzy group decision-making based on information axioms and BWM: Prototype design selection. *Computers & Industrial Engineering*, 127, 788-804.
- [36] Iqbal, Z., Iqbal, S., & Mushtaq, M. A. (2015) Impact of microfinance on poverty alleviation: The study of District Bahawal Nagar, Punjab, Pakistan. *Management and Administrative Sciences Review*, 4(3), 487-503.
- [37] Chughtai, M. W., Zaheer, M. F., & Taj, S. (2015) Effectiveness of micro financing for poverty alleviation: A case study of Tameer microfinance bank. *Research Journal of Economis & Business Studies*, 4, 91-99.
- [38] Jamshed, A., Rana, I. A., McMillan, J. M., & Birkmann, J. (2019) Building community resilience in post-disaster resettlement in Pakistan. *International Journal of Disaster Resilience in the Built Environment*.

- [39] Wallace, B. (2020) "Unleashing the potential of gender responsible budgeting and technology to reduce gender disparities in education in Pakistan".
- [40] Luqman, M., Ashraf, S., Shahbaz, B., Butt, T. M., & Saqib, R. (2021) Rural development through non-state actors in highlands of Pakistan. *SAGE Open*, 11(2), 21582440211007126.