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PERCEPTION OF AFGHAN STUDENTS ABOUT ALLAMA IQBAL SCHOLARSHIP SCHEME: AWARENESS, ACCESS AND CHALLENGES

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ABSTRACT

This study looks into Afghan students' attitudes towards the Allama Iqbal Scholarship Scheme, with an emphasis on their awareness, access to the scholarship, and problems they face during the process. The study emphasizes the significant role of education as a kind of human capital investment, with scholarships such as the Allama Iqbal scheme serving as an important tool in encouraging higher education for Afghan students in Pakistan. The study takes a quantitative approach, collecting primary data from Afghan students enrolled in a variety of educational institutions in Pakistan. The structured questionnaire utilized in this study includes demographic questions and enquiries targeted at assessing students' understanding of the scholarship, ease of access to information, and challenges they experience. The investigation finds that, while many students are aware of the scholarship, major barriers such as financial challenges, a lack of clear information, administrative inefficiencies, and cultural adjustments prevent them from fully using the program. The findings can help policymakers and educational institutions improve the scholarship scheme, communication methods, and support systems to provide a more inclusive and efficient program. Recommendations are made to overcome the identified issues, with the goal of increasing the scholarship's impact on Afghan students and creating stronger educational relations between Pakistan and Afghanistan.

Keywords: Allama Iqbal Scholarship, Afghan students, awareness, accessibility, challenges, higher education

Introduction

Education creates human capital by providing essential skills and knowledge (Becker, 1993) , which drives economic growth. Technology promotes productivity and employment, resulting in higher earnings and economic stability for educated people (Patrinos, 2004). Countries that invest in education thrive because competent workers increase productivity and innovation (Barro, 1991).

Education increases labor market efficiency, technology, and economic competitiveness (David, 1989) . Education increases adaptability, inventiveness, and efficiency in a variety of fields (Kimko, 2000). Education reduces unemployment and increases job security, hence stimulating economic growth (Acemoglu, 1998). An educated workforce develops technology and supports the economy. Countries that remove financial and administrative barriers to education develop a strong labor force capable of meeting changing market needs (Heckman, 2000) . Education increases efficiency and global competitiveness, resulting in significant returns (Ravallion, 2008). Thus, education is critical to economic advancement and long-term prosperity (Card, 2001).

The Allama Iqbal Scholarship Program

Pakistan's Higher Education Commission (HEC) established the Allama Iqbal Scholarship Scheme to assist Afghan students studying in Pakistan. This initiative prepares Afghan professionals for reconstruction in order to strengthen regional stability, educational and diplomatic ties, and human resource development (HEC, n.d.). Afghan students can use the award to study engineering, medicine, and social sciences. It covers tuition fee, living expenses, and travel. Beyond academic benefits, the program promotes cultural and professional exchange between Pakistan and Afghanistan (HEC, n.d.).

To encourage gender equality and intellectual diversity, 4,500 undergraduates, master's, and doctoral scholarships are awarded each year. Through people-to-people connections, the plan promotes Pakistan's goodwill, institutional collaborations, and regional peace. Academic performance, aptitude test scores, and interviews are reviewed in the merit-based selection process to provide transparency and accessibility (HEC, n.d.).

By investing in Afghan students, Pakistan develops human resources and strengthens its position as a regional higher education and cooperation center.

Research Objectives and Significance

This study investigate the perception of Afghan students about the Allama Iqbal Scholarship Scheme, their level of understanding and challenges face in access to this scholarship scheme. This study on Afghan students' perceptions of the Allama Iqbal Scholarship Scheme has implications for politicians, program designers, educational institutions, and scholarship recipients. Understand the perspectives, issues, and possibilities associated with this scholarship program in order to make better decisions and increase its efficacy and inclusion.

There are two main objectives of the research:

1. To determine level of awareness and accessibility Allama Iqbal Scholarship Scheme among the Afghan Students.
2. To identify challenges, face by Afghan students in applying for and receiving Allama Iqbal Scholarship.

The study focus is on the following main research questions:

- What is the extent of awareness and access to information among Afghan students about Allama Iqbal Scholarship scheme?
- What are the main challenges encountered by Afghan students in applying for and receiving the Allama Iqbal Scholarship Scheme?

Literature Review

Human Capital Development and Economic Growth

Human capital development, which includes education, training, and mentorship to improve skills, knowledge, and competences, promotes organizational performance and economic growth (Rizvi, 2020) . Human capital, one of the four major categories of fixed

capital, increases productivity and creativity. Employee performance is improved through recruitment, professional development, and capacity building, which increases job satisfaction, pay, and business stability. Strong human capital development programs enable firms to gain an advantage, adapt to technology, and prosper in a rapidly changing global economy (Humaniora, 2023; Rizvi, 2020).

Long-term economic growth is dependent on human capital investment, which increases productivity, employability, and innovation. Education and skill development increase productivity, hence improving micro and macroeconomic outcomes (Acemoglu et al., 2014; Humaniora, 2023). Research shows that countries that invest in human capital benefit economically by encouraging innovation and industry competitiveness (Samek, 2021; Shakeel Shahzad, 2022). Education and vocational training promote labor market resilience and economic adaptation. Many researchers including (Alimin, 2022; Maisonneuve, 2022; Samek, 2021 & Shakeel Shahzad, 2022) suggest that strong human capital lowers unemployment, increases job security, and promotes company growth. Human capital accumulation is strongly connected with economic growth, emphasizing the importance of targeted educational investments to increase labor capacity and national prosperity (Alimin, 2022; Maisonneuve, 2022). According to Acemoglu et al. (2014) a well-educated workforce enhances salaries, living standards, and economic stability, underscoring the importance of human capital in growth. Long-term economic success necessitates prioritizing education and skill development in order to remain competitive in a rapidly changing global landscape (Alimin, 2022; Acemoglu et al., 2014; Humaniora, 2023; Maisonneuve, 2022 & Shakeel Shahzad, 2022).

Human Capital Development Relationship with Employment

Human capital development improves employment by enhancing labor skills, cutting unemployment, and increasing job quality (Khan et al., 2019; Ze, 2023). According to research, providing industry-specific skills through education and vocational training improves labor market stability and economic resilience. According to researchers like (Channar, 2022; Ze, 2023), academic performance and professional certifications boost employment quality, however experiential learning, such as internships, has less of an impact. Policy-driven human capital expenditures are also necessary because government spending on education and healthcare reduces unemployment (Channar, 2022; Mimi, 2022). Education, training, and experience are required to ensure job growth and worker flexibility (Channar, 2022). Market-specific education boosts employability and economic output, ensuring employee sustainability (Schultz, 1961). Thus, emphasizing human capital development through education and skill enhancement is critical to economic stability and employment.

Defining Scholarship and its role in Developing Human Capital

Scholarships are awarded to students who have demonstrated academic achievement, financial need, or particular capabilities. Scholarships help low-income students pay their college tuition fee, which improves their academic performance, well-being and enhance educational equity (Liaqat, 2022; Milner, 2023). Scholarships encourage intellectual study and practical applications across multiple fields (Milner, 2023). According to Shaheen (2020) scholarships programs allow students to focus on school rather than part-time work, which boosts performance and accomplishment. Scholarships, in addition to financial aid, promote leadership, mentoring, and interdisciplinary learning, assisting students in solving real-world challenges. Scholarships remove financial obstacles, allowing students to thrive academically while also contributing to their communities and careers (Liaqat, 2022; Milner, 2023 & Rudd, 2008).

Scholarships increase human capital by subsidizing higher education, as well as improving skills and employability (Rudd, 2008; Shaheen 2020). Such assistance programs enable students to obtain advanced knowledge and specialized training, resulting in a highly qualified workforce that increases productivity and innovation (Bloom, 2010; Rudd, 2008). A well-educated labor force benefits national economies by increasing professional opportunities, income, and economic growth (Bloom, 2010) .

Scholarships encourage research, technology, and economic progress, which benefits both individuals and society (Black, 2012; Milner, 2023 & Rudd, 2008). Scholarships ensure that talented students can attend school regardless of their income, encouraging economic equality and long-term prosperity (Bloom, 2010; Goldin, 2009). Scholarship programs are strategic investments in human capital that improve labor market outcomes and support economic growth (Black, 2012; Holzer, 2011; Meghi, 2019 & Rudd, 2008).

Additionally, scholarships boost academic achievement by eliminating economic barriers, increasing retention, and improving learning outcomes. Finance winners have higher GPAs because to increased class attendance and decreased academic procrastination, corroborating the link between scholarships and student accomplishment (Gabaldón, 2023; Mealli, 2012; Shaheen 2020; Shittu, 2020). Scholarships minimize financial stress and promote education, allowing economically disadvantaged children to thrive socially and academically (Abugu, 2015; Black, 2012). According to studies, certain scholarship programs fail to increase graduation rates due to financial misallocation or poor targeting (Holzer, 2011; Meghi, 2019). Financial assistance improved credit acquisition and study efficiency in Italy and Mexico, but it has no impact on test scores or graduation rates. Need-based scholarships help low-income students lower their financial burdens while also encouraging academic performance (Mealli, 2012).

Perception about Awareness and Accessibility of Scholarship Schemes

Scholarship programs are seen differently by students, administrators, and academics, which influences their usefulness and educational outcomes. Scholarship programs are critical for academic support and human capital development, particularly in globally integrated education systems (Suleymanzade, 2020). Low-income Spanish students respect scholarships for financial assistance, but concerns about coverage and inflexibility persist (Rodrigo, 2023). Scholarship is also regarded as critical to Australian research, as it promotes knowledge growth and dissemination (Neumann, 1993; Rodrigo, 2023). To thrive in scholarly activities, outreach academics require additional training and institutional support (Berg, 2021). Researchers (e.g., Berg, 2021; Mealli, 2012 & Wilkinson, 2013) suggest that scholarship programs such as bursaries and variable tuition fees in England have received mixed evaluations because financial assistance influences students' decisions based on awareness and institutional reputation.

The success of scholarship programs are dependent on awareness campaign. For example, many students are unaware of scholarship opportunities, despite the potential benefits. According to (Arthur, 2021; Bora, 2023; Gomez, 2016, 2020 & Punitha, 2014), students are aware of state-level merit scholarships but not national talent scholarships or financial aid for economically disadvantaged students, emphasizing the importance of institutional outreach (Berg, 2021; Bora, 2023). According to Punitha (2014) research conducted at Coimbatore and Assam Agricultural University, students' capacity to benefit from scholarship programs is hampered by poor communication and information access. Higher education counsellors and institutions teach students about financial aid options; therefore, UK research focuses focused awareness strategies (Callender, 2009).

Scholarships are tough for many students due to bureaucracy, lack of knowledge, and poor accommodations for vulnerable populations. When it comes to scholarship applications, low-income students encounter knowledge shortages, complicated procedures, and limited funds. Students sometimes decline scholarships because they are unaware of them or find the application procedure burdensome (Arthur, 2021; Gomez, 2016, 2020). More targeted financial aid programs reduce dropout rates and enhance degree completion, particularly among impoverished students (Anderson, 2020; Arthur 2021 & Liu, 2019). Institutional hurdles to financial aid and research include a lack of open scholarship infrastructure and low faculty engagement (Arthur, 2021; Eichelberger, 2017). Because disadvantaged students' financial literacy gaps prevent them from making educated resource decisions, specific educational programs are required (Eichelberger, 2017). Scholarship applications are complicated, which deters students, particularly those from low-income families

(Liu, 2019). Transnational collaboration is needed since developing nation students have trouble applying for foreign scholarships due to cumbersome applications and lack institutional support (Gomez, 2016, 2020). To boost college attendance, especially among low-income students, McClellan, (2006) & Nguyen, (2021) suggest that policies must address accessibility issues, accommodations and specialized information to help disabled students apply.

Measuring Impact of Scholarship Schemes

Scholarships can improve academic performance, enrollment, and education. Scholarships boost GPA, retention, and graduation rates (Sasso, 2021). Researchers including (Firoozi, 2022; Sasso, 2021) argue that post-admission honor bonuses increase enrollment, but graduation rates vary, particularly among impoverished students. Merit-based funding attracts top students, but research shows that it has minimal effect on enrollment (Monks, 2009). In research-based programs, financing encourages publication and degree completion, particularly among doctoral candidates (Larivière, 2013).

Place-based scholarships boost college and work opportunities (Smith, 2018) however, scholarships are not always socioeconomically appropriate (Sahatciu, 2016).

Variables and Tools for Measuring the Impact of Scholarship Schemes

Scholarship programs' influence on student achievement are investigated in many ways. Surveys of academic performance, retention, and student happiness indicate how financial aid influences student achievement and well-being (Kelly, 2014; McCall, 2016). Scholarships have an impact on enrollment, academic performance, and graduation rates, which RCTs can utilize to demonstrate causation (Scott-Clayton, 2013). The economic efficiency of scholarship programs is measured by cost-benefit assessments that compare financial assistance costs to long-term earnings and professional achievement (McCall, 2016). Survey data are used to examine scholarship recipients' job placement, income growth, and career advancement in order to highlight the professional benefits of financial aid (Lovenheim, 2014).

Kelly, (2014) and McCall, (2016) examine how scholarships affect academic performance, financial stability, and career success. Student happiness, financial stress, and financial aid efficacy are frequently evaluated. The influence of scholarships on student development is measured by GPA, retention, and graduation (Smith, 2013, 2015). Enrollment, degree completion, and behavioral changes are used to assess scholarship performance in RCTs. Longitudinal assessments of career paths, economic stability, and job placement demonstrate scholarships' long-term value (Schapiro, 2012). Cost-benefit assessments link financial aid spending to educational and economic benefits to determine program efficiency (Smith, 2013, 2015). Scholarships influence employment, pay growth, and job satisfaction in career tracking surveys (Michael,

2014) . These criteria assess scholarships' academic and career outcomes.

To sum up, the literature shows that scholarship programs improve academic performance, student retention, and human capital development. Scholarship awardees surpass their colleagues in educational attainment and research production. Scholarships help recruit students, especially from underprivileged populations, although their impact on graduation rates vary (Firoozi, 2022; Smith, 2015, 2018). Merit-based aid affects enrolment but not academic participation (Monks, 2009). Scholarships promote social and community development, with certain programs delivering spiritual benefits. Scholarships improve employment, pay, and workforce skills, boosting human capital and long-term economic growth. Surveys for student satisfaction randomized controlled trials for causal analysis and longitudinal studies and cost-benefit analyses for long-term economic returns are used to evaluate scholarships. These varied assessment approaches demonstrate the difficulty of quantifying scholarship performance and impact.

Table 2.1: Research Gaps

S. No	Gap Identified
1	Lake of study on Afghan students' experiences and perspectives of scholarship programs such as the Allama Iqbal Scholarship Scheme.
2	Hurdles that Afghan students experience while applying for and receiving scholarships have not been properly examined.
3	Lake of data about how these scholarships affect Afghan students' academic performance and career results

Research Methodology

A quantitative research design used in this study. This method works well for collecting and evaluating numerical data that will offer quantifiable insights into the accessibility, awareness, and difficulties faced by Afghan students. This study uses a descriptive research approach to investigate Afghan students' awareness of, access to, and difficulties with the Allama Iqbal Scholarship Scheme. The study will employ a cross-sectional survey approach to gather data from participants at a single moment in time.

Study Population, Sample Selection, and Sample Size

Student beneficiaries of the Allama Iqbal Scholarship Program from Afghanistan will be the main subject of the study. These scholars will be chosen from a pool of students attending different colleges where the scholarship is offered. This guarantees that the study fairly captures the experiences of students who have engaged with the scholarship program firsthand, offering relevant and instructive data about their knowledge and encounters.

Afghan students who have been awarded scholarships through the Allama Iqbal Scholarship Scheme form the study's population. Since they have firsthand knowledge of the scholarship program, these people make up the target population and are

therefore suitable to evaluate its accessibility, awareness, and related difficulties. In order to improve the findings' generalizability, the study attempts to gather the opinions of a sizable and varied group of students. In this study convenience method utilized to pick participants. This approach makes it simple to find students who are available and eager to take part in the research.

More than 331 participants are expected to provide data, which will provide a strong sample to support the goals of the study. The study was conducted using the primary data gathering approach. The primary data collecting approach was used to gain detailed information on Afghan students' awareness, accessibility, and issues with the Allama Iqbal Scholarship Scheme. The main data collection tool used was a questionnaire created clearly for this purpose.

A cross-sectional survey was conducted at a single point in time to assess the perceptions of Afghan students regarding the scholarship. The questionnaire used for the survey consisted of 26 questions. Five questions focused on demographic information, while the remaining questions explored the students' awareness of the scholarship, its accessibility, and the challenges faced by Afghan students in accessing the scholarship

Study Findings and Discussion

Data Reliability

Measurement reliability means consistent results. Data from a trustworthy measure is error-free and consistent, whether measured by one or more persons. Unreliable measurements yield meaningless data (Kamper, 2019) . By repeating outcomes, reliability makes a measurement constant and predictable. Dependability in qualitative research involves an error-free evaluation tool that consistently generates results. Validity requires accurate and reliable study findings (Haradhan, 2017).

Reliability Statistics and Data Validity

The 333-case (Annexure 1) had no missing or omitted cases. Having the entire sample analyzed strengthens the reliability evaluation. No cases were eliminated; hence the dataset analyzes all cases. The Reliability Statistics table shows. 922 Cronbach's Alpha (Annexure 2) for the 19 dataset elements (Annexure 3). Good internal consistency indicates that the survey items accurately capture participants' Allama Iqbal Scholarship Scheme perceptions and experiences. Excellent Cronbach's Alpha ratings above.9 suggest a credible survey instrument. Validity is how successfully a study or tool measures its goal. It indicates how well the instrument measures the construct or variable. Instrument validity is its accuracy in measuring. Instruments or tests must include the experimental concept and follow scientific process to be valid. Be sure measurements match constructs and the study design is strong and bias-free (Haradhan, 2017).

Validities and Correlations Matrix

The 19-variable correlation study demonstrates numerous factors influence scholarship scheme perceptions. Awareness promotes information clarity and accessibility. Efficacy (6) and quality support (7) boost satisfaction (5). Educational equality (8) and recommendation likelihood (9) affect happiness, not information access (4). Education support (10), communication routes (11), Afghan students' requirements (12), and transparency (13) affect confidence. Educational opportunities (14) and feedback (15) increase student satisfaction, while orientation (16) and community-building (17) increase involvement. Student impact is shown by policy transparency (18) and cultural exchange (19). Total correlation ($r = 0.74$) (Annexure 4) increases component interconnection, suggesting validity since values fulfill academic effectiveness demands.

This table demonstrates strong relationships between scholarship scheme variables. Support services, effectiveness, and recommendation likelihood strongly predict satisfaction ($r = 0.59$, 0.46 , and 0.55) (Annexure 4). They accurately depict scholarship winners' experiences due to strong correlations. Due to strong validity values, data fits study requirements.

Respondent's Demographic Information (Gender, Age, Education, and Study level)

Demographic research employs statistical data to identify age, gender, education, occupation, marital status, and location. Data is needed to understand a study's sample composition and findings. Demographic data helps assess Allama Iqbal Scholarship Scheme participants' origins and opinions. Afghan students' age, gender, education, subject, and study duration are frequently listed. These demographics (see Annexure, 5) reflect the application pool's variety and how different groups benefit from the scholarship.

Out of 333 responders, 79.3% are men and 20.7% women. A comprehensive demographic contains 264 men and 69 women. With 100%, men finished 79.3% and women 20.7%. This shows gender representation in the study and diverse viewpoints on the Allama Iqbal Scholarship Scheme.

Most study participants 71.5% (238) are 21-25. It demonstrates many young adults participate. Next highest is 26-30: 18.6% (62 students), a modest but notable older student group. Youth are less active at 7.8% (18-20). The 31-35 age group is 1.2% (4 people) and 36+ 0.9% (3 people). Youth, few over 30, seek scholarships. Undergraduates make up 74.5% (248) of the participants, the largest group. Most participants are young academics. Next, 18.3% (61 participants) are graduate students, a lower percentage of students who have advanced beyond undergraduate courses. Postgraduates make up 7.2% (24 participants), the lowest category. Multiple academic levels employ the Allama Iqbal Scholarship Scheme, as shown by the 100% cumulative percentage.

STEM was studied by 41.1% (137 participants). 34.8% (116 persons) study business and economics, exhibiting considerable interest. A small but significant 12.0% (40) of the sample is interested in social sciences. Humanities is studied by 2.7% (9 participants), little emphasis. Others include 9.3% (31 people) who specified non-primary fields. The distribution shows diverse academic interests, with STEM and business dominating.

47.1% (157 participants) are in their 4th year, indicating a big number of students nearing graduation. After that, 21.0% (70 participants) are in their 3rd year, 8.1% (27 participants) are in their 2nd, and 6.3% (21 participants) are in their first, showing less early education participants. Note that 17.4% (58 participants) are other, including medical and professional students in longer-term programs. Academic progress is reflected by 100% cumulative percentage.

Findings about Awareness, Clarity, Rate of Effectiveness, Support Services, and Level of Contribution to Cultural Exchange Provided by Scholarship Scheme

From "not clear at all" to "moderately clear," 57.1% (190 participants) reported limited to moderate grasp of the scholarship. In contrast, 42.9% (143 individuals) judged the material very clear or extremely clear, indicating a high level of awareness (see Annexure 6). From "not clear at all" to "neutral," 75.7% (252 participants) stated that most participants were unclear or partially understanding the academic material. In contrast, 24.3% (81 people) found the content very clear or extremely clear. This suggests that while some participants understood the scholarship plan, the majority could use more information.

Since 47.1% (157 participants) rated the scholarship as "not effective at all" to "neutral," over half had few or no educational gains. However, 52.9% (176 participants) rated the plan as very effective or extremely effective, showing that most respondents found the scholarship valuable for education. Many participants liked the scholarship, although some thought it might be better.

Most participants (60.1%, 200) ranked the support services as "very inadequate" to "neutral," implying they were ordinary or inadequate. Some respondents were satisfied with the aid, as 39.9% (133 participants) rated the services as adequate or very adequate. There were many satisfied participants, but the support services could be strengthened to address the concerns of those who were not.

42.3% (141 participants) were "very unlikely" or "neutral," indicating that many respondents were suspicious or disinterested about promoting the method. Most participants' satisfaction with the program was shown by 57.7% (192 participants) who would recommend the scholarship. While most participants like the scholarship, others may need more convincing or better experiences to become champions.

In conclusion, 48.6% (162 participants) reported "no impact at all" to "neutral," indicating that nearly half did not see a significant benefit or were indecisive. On the other hand, 51.4% (171 participants) thought the scholarship had a significant or very significant impact on their education.

More than half of the participants (64.9%, 216 participants) rated the contribution to cultural contact as "not at all" to "neutral," meaning that they did not see a significant cultural exchange or were uncertain. 35.1% (117 participants) thought the prize fostered cultural exchange, showing that many participants understood what the scholarship encouraged.

Accessibility to information, Level of Satisfaction, Transparency of Selection Process, Orientation Programs, and Transparency of Policy of Allama Iqbal Scholarship Scheme

From "not accessible at all" to "neutral," 79.6% (265 participants) judged information on the scholarship as difficult or neutral. However, 20.4% (68 individuals) deemed the information very accessible or extremely accessible, suggesting that a smaller portion had an easier difficulty getting the information (see Annexure, 7).

In all, 49.8% (166 participants) rated the support level "strongly disagree" to "neutral," indicating that half were unhappy or indifferent. 50.2% (167 participants) agreed or strongly agreed that they felt supported, indicating that half of the participants felt supported in their schooling. The majority of participants, 64.6% (215) were "very dissatisfied" to "neutral," disliked or were indifferent to communication tactics. Only 35.4% (118 participants) were satisfied with the scholarship scheme's communication. This suggests that while some participants found the communication beneficial, it may be enhanced to meet majority expectations.

In total, 86.5% (288 participants) rated the selection procedure "not transparent" to "neutral," indicating that most respondents were unclear or unsure of its impartiality. Only 13.5% (45 participants) regarded the process transparent or extremely transparent, indicating a need for more clarity and transparency in scholarship selection criteria and procedures.

The majority of respondents, 76.3% (254 participants), assessed the orientation and assistance as "not effective at all" to "neutral," suggesting dissatisfaction or indifference. However, 23.7% (79 participants) regarded the orientation and support very successful or extremely effective, indicating that a smaller but significant portion felt supported. Despite favorable impressions of orientation and support, more participants may need modifications to suit their needs.

In total, 78.7% (262 participants) assessed the policies and procedures as "not transparent at all" to "neutral," indicating concern or indecision. However, 21.3% (71 participants) rated the policies and procedures as highly transparent or extremely open,

meaning fewer respondents found them understandable. This suggests that scholarship rules may be clearer to more applicants.

Challenges in Scholarship Scheme

Total, 76.0% (253 participants) had mild to severe scholarship scheme information access concerns. Only 24.0% (80 individuals) reported no concerns or were indifferent, indicating that fewer found information access easy. This evidence suggests that making information more accessible could help many (see Annexure, 8).

A sum of 56.2%, or 187 people, had feelings that went from "very dissatisfied" to "neutral." More than half of the people who took part either didn't care about or felt bad about the award. Fourteen hundred people who took part, or 43.8%, were very or extremely happy with the grant program. This shows that a lot of the people who took part had a good time with it overall. So, even though a lot of people who took part liked the program, it still needs to be made better so that it can serve more people.

Out of all the people who answered, 175, or 52.6%, said they didn't have an opinion or were neutral. That is, more than half of the people who answered either didn't know or thought the scholarship didn't fully support equal access to schooling. But 47.4% of those who responded (158 people) said they thought the grant fully or very much supported equal access to education. There are a lot of people who really like how the program works to give everyone the same chances to go to school. This shows that these efforts could still be better to help more people, even though many of the people who took part like how the grant has made things fairer.

In summary, 69.4% (231 participants) said they didn't have an opinion or were neutral. This means that most of the participants felt like their needs weren't fully met or they weren't sure what to do. But 30.6% (102 participants) said they thought the scholarship program met all or most of their needs. This shows that a smaller but still important group felt encouraged.

72% (237 participants) said they were either very dissatisfied or neutral, which means most of them thought the plan didn't respond to comments or didn't respond very well. The other group, 28.8% (96 people), was pleased or very satisfied. This means that a smaller group of people who took part thought the scholarship gave good attention to their thoughts and views. In general, 63.4% (211 participants) said they were either very dissatisfied or neutral about the community-building chances. This means that most of the participants were either unhappy with them or didn't care either way. 36% (122 participants) were satisfied or very satisfied, on the other hand. This shows that a big chunk of respondents liked how the scholarship helped them make links and build a community.

Major Problems

- Students mention the following problem which they facing during their study durations. Visa delays are a typical issue.

Many students miss the start of their term or semesters due to delays. This slows their schooling and interrupts their study schedules, causing stress and confusion. Renewal of student visas is another challenge after the original application. The renewal process is lengthy and complex. The renewal process may require students to suspend their studies, which can further disrupt their academic journeys.

- Afghan students abroad require financial security, but many don't obtain stipends on time. Stipend delays force students to manage their funds, which might stress them out and make it hard to afford food and lodging. Students may find stipends insufficient for living expenses. Students struggle to make ends meet because housing, food, transportation, and study supplies cost more than the scholarship. Stipends not provided in advance at some universities cause additional financial issue. Students must use savings or loans to fund initial expenses, straining their resources until they receive the award.
- Many students have complained about unclear field selection and admissions processes. Many students are frustrated by admission delays, confusing field-of-study criteria, and poor scholarship authority-university collaboration. Additionally, students pointed towards inadequate educational resources and facilities. Old equipment, restricted learning materials, and insufficient research possibilities are included. Such constraints can hinder their learning and academic achievement, limiting their potential.
- Participants identified another significant issue i.e., language difficulties. Afghan students typically struggle to speak and understand the local language, making it challenging for them to participate in academics and culture. Their language barrier might make it hard for them to understand academic concepts, participate in class, and make friends. Last but not the least, limited scholarship administration support and responsiveness is a common concern. Students typically lack clear, timely information on scholarship processes, resources, and problem-solving. Without supervision, kids feel alienated and unsupported, especially when they need it most.

Suggestions

1. **Awareness about Scholarship Scheme:** The government should promote the Allama Iqbal Scholarship Scheme on social media, student forums, and educational websites. To attract applications, schools, universities, and Afghan community organizations should hold awareness seminars and webinars. Clear, simple, and multilingual promotional materials would help internet-challenged persons. Information graphics, video lectures, and step-by-step directions on the application procedure, qualifying requirements, and required documentation would help.

Creating a website helpdesk or FAQ may also clarify information.

To improve scholarship effectiveness, the administration might improve communication on long-term professional incentives and educational accomplishment. Expanding curriculum and working with more universities would boost program appeal. Sharing alumni success stories would demonstrate the scholarship's value. Better orientation, specialized academic and administrative support, and a 24-hour online portal or helpline can boost student satisfaction. Increasing senior-new student mentorship would make campus more welcoming.

Addressing unpleasant experiences and boosting financial aid and education may increase scholarship nominations. Current and former recipients can identify development areas. Afghan-Pakistani student interaction and integration could strengthen the scholarship's cultural knowledge. Increased internships, job counseling, and networking would increase the scholarship's value and winners' academic and professional performance.

2. **Accessibility to Scholarship Scheme:** Promoting Allama Iqbal Scholarship Scheme information access requires multi-channel communication. Promoting the program through a dedicated, regularly updated website, social media campaigns, and educational partnerships is possible. To improve accessibility, provide clear directions, FAQs, and multilingual materials—including Afghan. Webinars and Q&As will simplify the process for potential students.

Academic advisers, mentors, and tutoring boost educational support. Structured academic support networks and frequent financial support reviews assist students overcome obstacles and focus on academics. To improve communication, a smartphone app like WhatsApp can notify students of deadlines and support services. A competent helpdesk and newsletters will keep students engaged and supported during their scholarship.

Creating confidence demands selection process transparency. Scholarship administrators should disclose selection criteria, timeframes, and evaluation methods and hold informational meetings to address concerns. Academic support, cultural adaption, and life skills programs can help. Feedback and coaching from peers should encourage improvement. Finally, policy and guideline transparency demand clear, accessible handbooks in several languages, regular webinars, and a speedy feedback loop to fix difficulties.

3. **Handling Scholarship Programs' Challenges:** Administrators should construct a comprehensive online platform or portal containing application instructions, updates, and scholarship information to simplify the Allama Iqbal Scholarship Scheme.

Text, video, and infographics in different languages, notably Afghan, boost accessibility. Social media and educational webinars can assist applicants comprehend the scholarship process.

Financial assistance, selection transparency, and administrative speed should boost scholarship participant satisfaction. Regular feedback and policy changes demonstrate a real commitment to program development for all students. Transparency and justice should guide educational equality efforts, especially for underrepresented groups. Targeting underprivileged students and working with schools to promote diversity will demonstrate the program's commitment to fair education.

The scholarship system should routinely assess Afghan students' needs and provide academic coaching, mental health counseling, and financial preparation. A dedicated academic assistance office or coordinator could help Afghan pupils. Gather input through surveys, suggestion boxes, or town hall meetings to boost receptivity. Finally, the scholarship should include networking, cultural exchanges, and peer mentorship to build a vibrant student community.

Suggestion about Major Problems

- 1. Visa Issues:** Scholarship authorities should collaborate with immigration and visa departments to streamline student processing. Scholarship awardees can receive priority visa processing to prevent delays. Institutions and scholarship administrators should give Afghan students with a visa renewal assistance system to ease their fears. They may create a renewal assistance center that helps students prepare documents and coordinates with authorities to speed up the process.
- 2. Financial and Stipend Problems:** Scholarship administrators should set a stipend payment schedule and communicate predicted disbursement dates. If there's a delay, students should have emergency financial help until they get their entire stipend. A financial review of the stipend is needed to ensure it covers living, housing, and other expenses. Students' financial security would improve with a yearly stipend increase for inflation and increased living costs. To cover hotel deposits and other beginning costs, universities should provide students a little advance money upon arrival. Institutions may also give short-term loans deducted from stipends.
- 3. Administrative and Language Barriers:** To improve administrative operations, scholarship authorities should provide a clear and transparent method for admissions, field selection, and overall collaboration with universities. A dedicated student liaison office or online portal might give timely information and help students with the application

and enrolment process. Additionally, universities should also provide language assistance programs, such as language classes and tutoring, to assist Afghan students in overcoming communication barriers. Creating a buddy system in which local students assist overseas students with language practice can also aid in the integration process.

4. Educational Facilities and Administrative Support:

Universities and scholarship organizations should examine their current educational resources and upgrade any outdated technology and facilities. Improving students' access to instructional resources, libraries, and research opportunities will enhance their academic experience. Collaborative agreements with other universities can also provide Afghan students with greater access to common resources. Scholarship administrators should create a student support office or hotline to address student complaints swiftly. To teach students about essential processes and resources, they may create a more structured communication system like newsletters or meetings. Improve student feedback systems to ensure their complaints are taken seriously and addressed quickly.

Future Research Directions

For further research, the following areas can be explored based on the research gaps are identified in the current study:

1. Future research should examine the long-term economic impact of scholarship programs like the Allama Iqbal Scholarship Scheme on Afghanistan. This includes studying how Afghan graduates returning home boost industries and economic production. Researchers can also examine how these scholarships effect Afghan entrepreneurship, job generation, and economic development.
2. Researchers should examine how scholarship programs boost Afghanistan's human capital. This involves assessing the Allama Iqbal Scholarship Scheme's impact on Afghanistan's professional workforce, particularly in education, healthcare, and infrastructure. Researchers could examine the issues students face when they return to Afghanistan with their new abilities and how to improve the program's impact on human capital development.
3. Further research should examine how academic exchanges provided by the Allama Iqbal Scholarship Scheme promote diplomatic and cultural ties. How educational initiatives foster trust, understanding, and long-term cooperation between Pakistan and Afghanistan could be studied. This study could examine alumni collaborations, public opinion changes, and people-to-people relationships.

Conclusion

This study examines Afghan students' Allama Iqbal Scholarship Scheme awareness, accessibility, and difficulties. The Higher

Education Commission (HEC)'s Allama Iqbal Scholarship funds Afghan students' studies in Pakistan in numerous subjects. This scholarship program aims to boost human capital, improve Pakistan-Afghan education, and enable Afghan students succeed professionally.

The report says education promotes productivity and economic growth by investing in human capital. This institution supports Afghan students studying in Pakistan under the Allama Iqbal Scholarship Scheme. Scholarships improve bilateral relations, generate human resources to rebuild Afghanistan, and promote gender equality by encouraging male and female student engagement. Afghan students' awareness and access to the Allama Iqbal Scholarship Scheme are examined in this study. This study also tries to determine the specific problems these students face while applying for and receiving scholarships. Social, cultural, and institutional constraints are examined. The research evaluates the scholarship program's impact on Afghan students throughout their academic careers and suggests ways to improve its accessibility, transparency, and efficacy. Student scholarly knowledge, program information, and economical, cultural, and institutional restrictions are addressed in the study.

This study examines Pakistani university Afghan Allama Iqbal Scholarship Scheme students. The scope includes male and female undergraduate, master's, and PhD students from various Afghan regions. To analyze its limitations and potential, the research explores how Pakistani educational institutions and major government entities support the scholarship program.

The literature study emphasizes education's role in human capital development and economic growth and employment. It also investigates how scholarships promote education and performance. The study found that Afghan scholarship applicants suffer economic constraints, administrative inefficiencies, and a lack of information. This chapter covers the theory behind how scholarships can increase education and social welfare. A quantitative assessment of Afghan scholarship students in Pakistan. A 26-question survey covers demographics, scholarship awareness, and access. Afghan pupils of various academic backgrounds were studied. SPSS was used to analyze data to understand students' experiences and evaluate scholarship.

The survey found that most students knew of the Allama Iqbal Scholarship Scheme, but several obstacles persisted. Remote pupils had limited access to accurate, timely information. Financial, cultural, language, and administrative challenges abounded. The survey found that rural students had more issues than city students and frequently raised concerns about selection transparency and support services.

The paper suggests Allama Iqbal Scholarship Scheme enhancements. Visa delays, uneven stipends, and lack of academic and social assistance plague Afghan students. This research

suggests that governments improve communication, speed up application and selection, and offer more academic counseling and cultural orientation programs. Improving transparency and accessibility for Afghan students from all regions is also important.

Finally, the Allama Iqbal Scholarship Scheme is crucial to Afghan education, although it requires modifications. Addressing visa issues, financial delays, and insufficient support can improve Afghan students' experiences. The scholarship's proposals for increased communication, open selection, and student aid would advance education and Pakistan-Afghanistan ties. The initiative can increase Afghanistan's human capital and regional stability.

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Annexure 1: Case Processing Summary

		N	%	Cronbach's Alpha	N of Items
Cases	Valid	333	100.0	.922	19
	Excluded ^a	0	.0		
	Total	333	100.0		

Annexure 2: Reliability for all Constructs

Construct	Cronbach's Alpha
Level of awareness about scholarship scheme	.921
Level of clarity of information about scholarship scheme	.920
Rate of accessibility to information about the scholarship scheme	.921
Challenges in accessing information about scholarship scheme	.930
Overall satisfaction about scholarship scheme	.916
Rate of effectiveness of scholarship scheme in providing education opportunities	.917
Rate of support services provided by the scholarship scheme	.918
Promotion of Educational Equality	.917
Level of likelihood to recommend the scholarship scheme to other	.915
Rate of support educational pursuits	.916
Level of satisfaction with the communication channels	.918
Addressing afghan student's needs and challenges	.919
Level of transparency of selection process	.919
Rate of impact on education opportunities of scholarship scheme	.916
Satisfaction with responsiveness to feedback and suggestions	.918
Effectiveness of orientation and support	.917
Satisfaction with community-building opportunities	.916
Rate of transparency of policies and guidelines	.918
Level of contribution to cultural exchange	.915

Annexure 3: Assigning numbers to each variable

Number	Variable
1	Level of awareness about scholarship scheme
2	Level of clarity of information about scholarship scheme
3	Rate of accessibility to information about the scholarship scheme
4	Challenges in accessing information about the scholarship scheme
5	Overall satisfaction about the scholarship scheme
6	Rate of effectiveness of the scholarship scheme in providing educational opportunities
7	Rate of support services provided by the scholarship scheme
8	Promotion of Educational Equality
9	Level of likelihood to recommend the scholarship scheme to others
10	Rate of support for educational pursuits
11	Level of satisfaction with the communication channels
12	Addressing Afghan student's needs and challenges
13	Level of transparency of the selection process
14	Rate of impact on educational opportunities of the scholarship scheme
15	Satisfaction with responsiveness to feedback and suggestions
16	Effectiveness of orientation and support
17	Satisfaction with community-building opportunities
18	Rate of transparency of policies and guidelines
19	Level of contribution to cultural exchange

Annexure 4: Correlation Matrix

Correlation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	Total
1	1																			
2		1																		
3			1																	
4				1																
5					1															
6						1														
7							1													
8								1												
9									1											
10										1										
11											1									
12												1								
13													1							
14														1						
15															1					
16																1				
17																	1			
18																		1		
19																			1	
Total																				19

5	<div><div><div>.</div><div>4</div><div>2</div><div>**</div></div><div><div>.</div><div>4</div><div>8</div><div>**</div></div><div><div>.</div><div>3</div><div>7</div><div>**</div></div><div><div>.</div><div>0</div><div>2</div><div></div></div><div><div>1</div><div>.</div><div>0</div><div></div></div></div>
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17	1	
	2	3	3	0	5	3	4	4	6	6	5	3	4	5	5	5	.	
	8	8	9	8	4	8	7	3	5	3	1	1	3	1	1	5	0	
	**	**	**		**	**	**	**	**	**	**	**	**	**	**	**	0	
18	.	.	.	-	1
	1	2	3	.	5	4	4	4	4	3	4	3	4	3	5	5	4	.
	8	7	6	0	1	4	7	7	6	6	4	8	6	5	5	6	7	0
	**	**	**	5	**	**	**	**	**	**	**	**	**	**	**	**	**	0
19	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1
	3	3	4	0	4	4	4	5	5	5	5	4	4	5	5	5	6	5
	2	6	1	8	7	5	2	0	9	8	0	5	2	6	1	0	8	3
	**	**	**		**	**	**	**	**	**	**	**	**	**	**	**	**	0
Total	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	.	1.00
	5	5	5	1	7	6	6	6	7	7	6	6	6	7	6	6	7	6
	7	8	2	8	3	9	4	8	5	4	3	1	0	4	7	9	4	5
	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

Annexure 5: Demographic Information (Gender, Age, Education, and Study level)

	Frequency	Percent	Valid Percent	Cumulative Percent
RESPONDENT'S AGE:	26	7.8	7.8	7.8
1. 18-20	238	71.5	71.5	79.3
2. 21-25	62	18.6	18.6	97.9
3. 26-30	4	1.2	1.2	99.1
4. 31-35	3	.9	.9	100.0
5. 36 and above	333	100.0	100.0	
Total				
RESPONDENT'S EDUCATION LEVEL:				
1. Undergraduate	248	74.5	74.5	74.5
2. Graduate	61	18.3	18.3	92.8
3. Postgraduate	24	7.2	7.2	100.0
Total	333	100.0	100.0	
RESPONDENT'S FIELD OF STUDY:	9	2.7	2.7	2.7
1. Humanities	137	41.1	41.1	43.8
Science,	116	34.8	34.8	78.7
Technology,	40	12.0	12.0	90.7
Engineering,	31	9.3	9.3	100.0
and Mathematics		100.0	100.0	
2. (STEM)	333			
3. Business and Economics				
4. Social Sciences				

5. Other				
Total				
RESPONDENT'S STUDY DURATION:				
1. 1st Year	21	6.3	6.3	6.3
2. 2 nd Year	27	8.1	8.1	14.4
3. 3rd Year	70	21.0	21.0	35.4
4. 4th Year	157	47.1	47.1	82.6
5. Other	58	17.4	17.4	100.0
Total	333	100.0	100.0	

Annexure 6: Information Access & Awareness, Clarity, Rate of Effectiveness, Support Services, and Level of Contribution to Cultural

	Frequency	Percent	Valid Percent	Cumulative Percent
LEVEL OF AWARENESS ABOUT SCHOLARSHIP SCHEME:				
Not clear at all	18	5.4	5.4	5.4
Slightly clear	80	24.0	24.0	29.4
Moderately clear	92	27.6	27.6	57.1
Very clear	106	31.8	31.8	88.9
Extremely clear	37	11.1	11.1	100.0
Total	333	100.0	100.0	
RATE OF EFFECTIVENESS OF SCHOLARSHIP SCHEME IN PROVIDING EDUCATION OPPORTUNITIES:				
Not effective at all	21	6.3	6.3	6.3
Slightly effective	70	21.0	21.0	27.3
Neutral	66	19.8	19.8	47.1
Very effective	140	42.0	42.0	89.2
Extremely effective	36	10.8	10.8	100.0
Total	333	100.0	100.0	
RATE OF SUPPORT SERVICES PROVIDED BY THE SCHOLARSHIP				
	42	12.6	12.6	12.6
	81	24.3	24.3	36.9
	77	23.1	23.1	60.1
	99	29.7	29.7	89.8
	34	10.2	10.2	100.0
Total	333	100.0	100.0	

SCHEME:				
Very inadequate				
Inadequate				
Neutral				
Adequate				
Very adequate				
Total				
LEVEL OF LIKELIHOOD TO RECOMMEND THE SCHOLARSHIP SCHEME TO OTHER:				
Very unlikely	25	7.5	7.5	7.5
Unlikely	48	14.4	14.4	21.9
Neutral	68	20.4	20.4	42.3
Likely	104	31.2	31.2	73.6
Very Likely	88	26.4	26.4	100.0
Total	333	100.0	100.0	
RATE OF IMPACT ON EDUCATION OPPORTUNITIES OF SCHOLARSHIP SCHEME:				
Not impact at all	24	7.2	7.2	7.2
Slight impact	74	22.2	22.2	29.4
Neutral	64	19.2	19.2	48.6
Significant impact	121	36.3	36.3	85.0
Very significant impact	50	15.0	15.0	100.0
Total	333	100.0	100.0	
LEVEL OF CONTRIBUTION TO CULTURAL EXCHANGE:				
Not at all	36	10.8	10.8	10.8
Slightly	83	24.9	24.9	35.7
Neutral	97	29.1	29.1	64.9
Very Much	81	24.3	24.3	89.2
Completely	36	10.8	10.8	100.0
Total	333	100.0	100.0	

Annexure 7: Information Access, Level of Satisfaction, and Transparency of Selection Process

RATE OF ACCESSIBILITY TO INFORMATION ABOUT THE SCHOLARSHIP SCHEM:				
Not accessible at all	23	6.9	6.9	6.9
Slightly accessible	115	34.5	34.5	41.4
Neutral	127	38.1	38.1	79.6
Very accessible	48	14.4	14.4	94.0
Extremely accessible	20	6.0	6.0	100.0
Total	333	100.0	100.0	
RATE OF SUPPORT EDUCATIONAL PURSUITS:				
Strongly Disagree	22	6.6	6.6	6.6
Disagree	53	15.9	15.9	22.5
Neutral	91	27.3	27.3	49.8
Agree	126	37.8	37.8	87.7
Strongly Agree	41	12.3	12.3	100.0
Total	333	100.0	100.0	
LEVEL OF SATISFACTION WITH THE COMMUNICATION CHANNELS:				
Very dissatisfied	39	11.7	11.7	11.7
Dissatisfied	73	21.9	21.9	33.6
Neutral	103	30.9	30.9	64.6
Satisfied	99	29.7	29.7	94.3
Very Satisfied	19	5.7	5.7	100.0
Total	333	100.0	100.0	
LEVEL OF TRANSPARENCY OF SELECTION PROCESS:				
Not transparent	76	22.8	22.8	22.8
Slightly transparent	112	33.6	33.6	56.5
Neutral	100	30.0	30.0	86.5
transparent	30	9.0	9.0	95.5
Extremely transparent	15	4.5	4.5	100.0
Total	333	100.0	100.0	
EFFECTIVENESS OF ORIENTATION AND SUPPORT:				
	34	10.2	10.2	10.2
	105	31.5	31.5	41.7
	115	34.5	34.5	76.3

Not effective at all	66	19.8	19.8	96.1
Slightly effective	13	3.9	3.9	100.0
Neutral	333	100.0	100.0	
very effective				
Extremely effective				
Total				
RATE OF TRANSPARENCY OF POLICIES AND GUIDELINES:	69	20.7	20.7	20.7
Not transparent at	79	23.7	23.7	44.4
all	114	34.2	34.2	78.7
Slightly transparent	59	17.7	17.7	96.4
Neutral	12	3.6	3.6	100.0
Very transparent	333	100.0	100.0	
Extremely				
transparent				
Total				

Annexure 8: Challenges and Overall Satisfaction

	Frequency	Percent	Valid Percent	Cumulative Percent
CHALLENGES IN ACCESSING INFORMATION ABOUT SCHOLARSHIP SCHEME:	52	15.6	15.6	15.6
No challenges at all	106	31.8	31.8	47.4
Minor challenges	95	28.5	28.5	76.0
Neutral	54	16.2	16.2	92.2
Significant challenges	26	7.8	7.8	100.0
Sever challenges	333	100.0	100.0	
Total				
OVERALL SATISFACTION ABOUT SCHOLARSHIP SCHEME:	32	9.6	9.6	9.6
Very dissatisfied	79	23.7	23.7	33.3
Dissatisfied	76	22.8	22.8	56.2
Neutral	109	32.7	32.7	88.9
Very Satisfied	37	11.1	11.1	100.0
Extremely Satisfied	333	100.0	100.0	
Total				
PROMOTION OF EDUCATIONAL EQUALITY:	22	6.6	6.6	6.6
Not at all	40	12.0	12.0	18.6
Slightly	113	33.9	33.9	52.6
	115	34.5	34.5	87.1
	43	12.9	12.9	100.0

Neutral	333	100.0	100.0	
Very Much				
Completely				
Total				
ADDRESSING AFGHAN				
STUDENT'S NEEDS				
AND CHALLENGES:	36	10.8	10.8	10.8
Not at all	73	21.9	21.9	32.7
Slightly	122	36.6	36.6	69.4
Neutral	80	24.0	24.0	93.4
Very Much	22	6.6	6.6	100.0
Completely	333	100.0	100.0	
Total				
SATISFACTION WITH				
RESPONSIVENESS TO				
FEEDBACK AND	42	12.6	12.6	12.6
SUGGESTIONS:	75	22.5	22.5	35.1
Very dissatisfied	120	36.0	36.0	71.2
Dissatisfied	82	24.6	24.6	95.8
Neutral	14	4.2	4.2	100.0
Satisfied	333	100.0	100.0	
Very satisfied				
Total				
SATISFACTION WITH				
COMMUNITY-				
BUILDING	27	8.1	8.1	8.1
OPPORTUNITIES:	78	23.4	23.4	31.5
Very dissatisfied	106	31.8	31.8	63.4
Dissatisfied	91	27.3	27.3	90.7
Neutral	31	9.3	9.3	100.0
Satisfied	333	100.0	100.0	
Very satisfied				
Total				