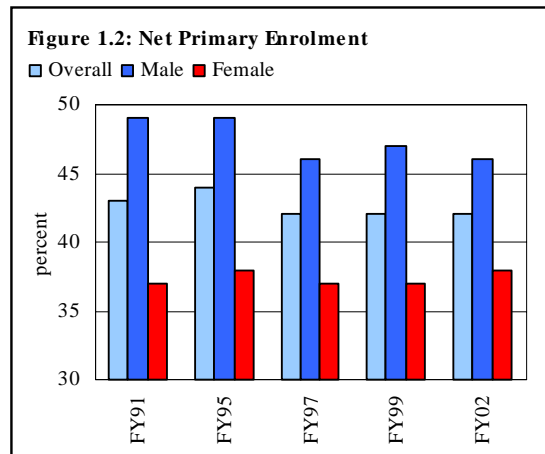
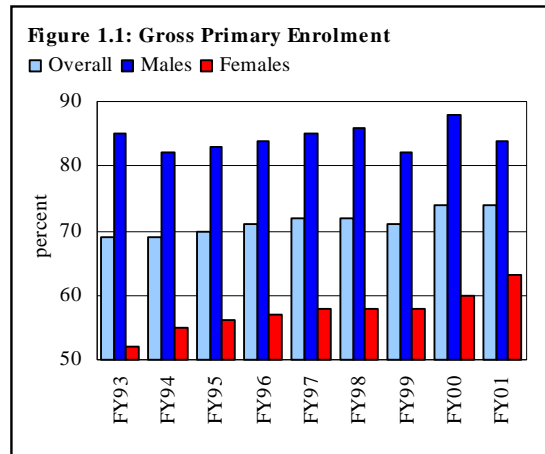


Special Section 1
The State of Basic Education in Pakistan: Initiative Taken by the Citizens
Foundation for Promoting Quality Education for the Poor*

1.1 Pakistan’s Education Status

The state of basic education in Pakistan portrays a dismal picture, characterized by a high illiteracy rate, low primary and secondary school enrolment, high drop out rates and the poor quality of education delivered.

In 2001, the literacy rate was just 48 percent with wide disparity between rural and urban, and male and female literacy rates. The gross primary enrolment rate was 74 percent (see **Figure 1.1**). Due to the persistent low level of primary enrolment, 5.8 million children are out of school out of 22.33 million children in the 5-9 age group, over half of them are girls. Net primary enrolment rate,¹ which is a better measure for educational attainment, depicts even a poorer outcome (see **Figure 1.2**). Net primary enrolment was 42 percent in 2001, which includes a sizeable male-female gap (46% to 38%).



* The help of the management of the Citizens Foundation, for providing support in conducting field visits to collect data and information from schools is gratefully acknowledged

¹ The number of students enrolled at primary level who are of official primary school age, as percentage of the population of official school age for primary level.

Low family income, high cost of school materials and poor quality of teaching are the main constraints to greater access to primary education. Student drop out rates are very high.² The drop-out rates are higher among girls (See **Figure 1.3**). Gross and net secondary school enrolments portray a picture similar to that of primary level (See **Figure 1.4**). In contrast to the gross secondary enrolment of 41 percent, the net secondary enrolment was 10 percent in 2002.

Availability of teachers plays an important role in an education system. Although student population (5-14) to teacher ratio declined from 70 in 1992-93 to 66 in 1999-00, it is still very high.

1.2 Education and Poverty

The country's education indicators portray a dismal picture when compared with other countries at the similar level of GDP per capita. More specifically, the public expenditure on education as percent of GNP was the lowest (1.8%) in Pakistan compared to other (low income) countries of the region (See **Table 1**).

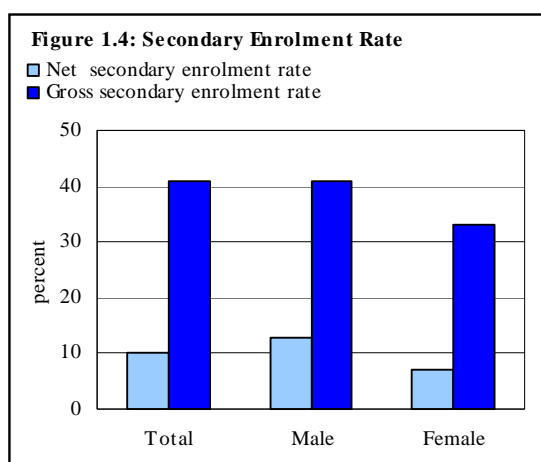
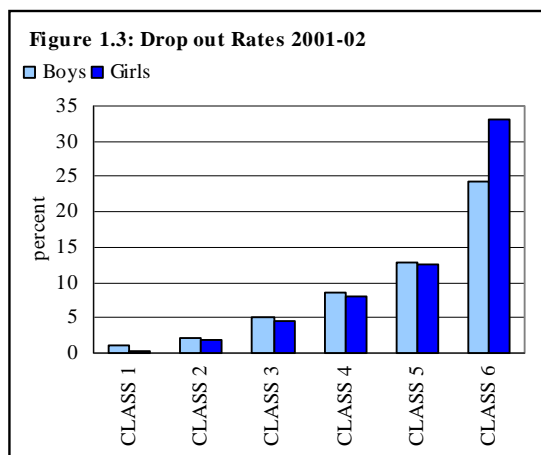


Table 1: Education Indicators for South Asia

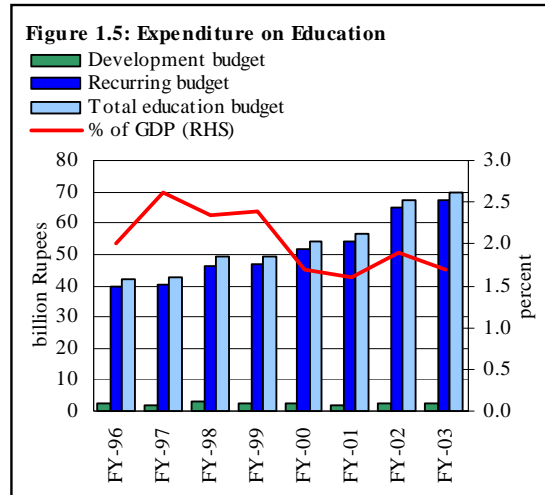
	Adult Literacy	Net Primary	Expenditure as
	Ratio (age 15 and above)	enrolment ratio	% of GDP
	2000-01	2000-01	1998-2000
Pakistan	49	42	1.8*
India	58	-	4.1
Nepal	42.9	72	3.7
Bangladesh	40.6	89	2.5
Sri Lanka	91.9	97	3.1

Source: Human Development Report 2003, UNDP

*World Development Indicators 2003

² The drop out rate is the percentage of students who drop out from school before reaching class five

Moreover, even this low level of spending on education has declined further to 1.7 percent of GDP in FY03 (See **Figure 1.5**). In addition, this low level of spending on education sector goes largely to the recurring expenditure; the share of development budget is only about 3.7 percent whereas the remaining goes to the recurring budget³. Not only the overall budgetary allocation for the education sector is low but also its allocation within the sector is often directed to the areas that do not benefit the poor. Historically, priority was given to the tertiary education, whereas primary education to the bulk of population has been ignored.



It is important to remember that low levels of education is one of the most important determinants of poverty and that unequal access to educational opportunity is strongly correlated with income inequality; poverty increases as the education level of the head of household⁴ declines⁵. With poor and non-poor, net primary enrollment rates were 36.6 and 59.3 percent, respectively. Households with literate mothers have lower infant mortality rates (56 per 1000 live births) compared to households with illiterate mothers (90 percent). Thus, provision of adequate education to million of children from poor families is essential to reduce poverty.

1.3 The Quality of Basic Education

Education systems in Pakistan face the problem of service provision such as unaffordable access, nonfunctioning schools and low quality. The poor state⁶ of government schools is reflected by the fact that 15 % of them are without building, 52 percent without a boundary wall, 40 percent without water, 71 percent without

³ In fact the share of development expenditure on education has *declined* from 5 percent in 1998-99

⁴ World Bank (2003), *Poverty in Pakistan: Vulnerabilities, Social Gaps, and Rural Dynamics*, Washington, D.C

⁵ Evidence shows that 42 percent of the population living in households with illiterate heads is poor compared to 21 percent of households with literate heads in Pakistan in 1998-99.

⁶ National Education Educational Management Information System (NEMIS), 2001

electricity and 57 % without latrine. Absenteeism⁷ of teachers is frequent particularly in rural areas mainly due to poor supervision, weak administration and political influence. Although schools are opened and teachers are posted in remote rural areas but large number of schools are non-functional particularly in rural areas because either the teachers are transferred to some other schools of their choice or remained absent from schools. As a result, large numbers of children in remote areas are illiterate in spite of schooling. Poor infrastructure, unattractive environment and irrelevant curriculum have resulted in poor retention and a high drop out rate. It has been observed in past that large-scale mobilization efforts result in too many children waiting to go to school and insufficiency of teachers and school provision. Thus, main issue in basic education failure is not parental opposition to education, even of girls, but rather the inability of the educational system to respond to expressed need. When quality is poor, teachers are absent and illiteracy persists in spite of schooling, then parents withdraw their children. However, if parents can afford they prefer to send their children even to a poor quality but a functioning private school.

Box 1

Initiatives Taken by NGOs

A number of NGOs are working for improving quality education in Pakistan. Some of them are listed below:

- a) Bunyad Literacy Community Council, Lahore, with main objective to deliver education to girls in rural areas through non-formal structures. Presently, active in 11 districts of Punjab with more than 10,000 beneficiaries.
- b) The Quality School Foundation, Rawalpindi which has established a high quality high school with Rs.20 million cost for girls from lower middle income families with English as a medium of instruction with an affordable fee structure.
- c) Kashmir Education Foundation with main objective to set up English medium schools to impart quality education for girls and boys of poor families particularly from the backward and rural areas.
- d) Khwendo Khoar (Sisters Home) which is running over 100 schools in poor areas in NWFP and Northern Areas.
- e) Northern Pakistan Education Program (Agha Khan Foundation). The project is aimed at combining a number of teacher development and school construction projects to raise educational quality in government and private systems, increase enrolment and retention rate.
- f) Farhan Educational Society, Karachi is aimed at working on improving school management in Karachi and Rawalpindi.

In response to the poor state of basic education in Pakistan, initiatives were taken by the private sector non-profit organization (See **Box 1**). The establishment of the Citizens Foundation (TCF) in 1995 is one of the initiatives in this regard (See **Box 2**). So far TCF has established 140 primary and secondary schools with

⁷ See Government of Pakistan, Ministry of Education (2002) Education for All (2001-2015) Pakistan.

18,000 schools enrolments for providing quality education in underprivileged areas of Pakistan. They have reached out to poor and deserving students in 17 locations across Pakistan. It would, thus, be interesting to examine their initiatives, how they manage to provide quality education and the extent to which these initiatives benefit the poor families.

1.4 Features of Model Schools of the Citizens Foundation

The mission is to provide quality education to children from destitute and the poor families, at the primary and secondary levels in an environment that encourages intellectual, moral and spiritual growth. The objective is to provide children with knowledge and literary skills so as to equip children with high moral values and to inspire the confidence among children to play an effective role in the society. The long-term vision is to establish 1,000 schools in less privileged areas of Pakistan and cater to 350,000 children mainly from poor families. The TCF emphasizes on a small but professional management, focusing on the provision of basic education.

All schools built by TCF are model schools. The construction cost of a model primary school is Rs.3.3 million while its recurring expenses are Rs.0.6 million per annum. The salient features of a TCF model school are as follows:

- Since healthy environment and school facilities significantly contribute to the quality education, all TCF schools are purpose built with a play area, library and art room. Each school has a modular professional design.

Box 2

The Citizens Foundation (TCF)

TCF was established as a professionally managed, not-for-profit organization in August 1995 aiming to help improve the dismal state of education in Pakistan. It runs its network of schools in urban slums and rural areas across Pakistan⁸ and serves all persons and communities on a non-discriminatory basis.

Initially, five schools became operational in May 1996. TCF now has a 100 Primary School Units, 40 Secondary School Units, 1 Teacher Training Center, a capacity of cater to over 25,000 student capacity, and provides over 1,700 Jobs.

The foundation runs on individual donations and it does not seek funds from UN Agencies and international donors. Presently, TCF has various individual donors in Pakistan, Middle East, UK and USA. TCF has a network of its supporters who work voluntarily.

Supporters organize numerous fund raising events and awareness programs.

⁸ These include Karachi, Daharki, Hub, Lahore, Rawalpindi, Islamabad, Mangowal, Shahpur, Jauharabad, Khushab, Sheikhpura, Faisalabad, Jaranwala, Bhaiphero, Thatta Gurmani, Bhalwal and Dichkot.

- Student to teacher ratio is an important indicator of quality of education. Thus, number of students in a primary class does exceed 30 whereas in a secondary class it does not exceed 36.
- To remove sizeable gender disparities in educational attainment, emphasis is on maintaining a 50-50 ratio of male and female students in a classroom at the time of admissions.
- While low family income and high cost of school fee are the main constraints to access to primary education, the fee structure is designed on the basis of affordability of the parents who are mostly destitute and the poor. Monthly tuition fees for K.G., primary and secondary classes are at Rs.75, Rs.100 and Rs.150, respectively.
- All students are supposed to pay fees, but no student is denied schooling due to an inability to pay. In such cases, scholarships are awarded based on the Principal's assessment of the recipient's financial condition. A student on scholarship is required to pay a minimum fee of Rs.10 as token and is provided books, copies and uniform, free of charge.
- A large number of TCF students especially in urban slums are undernourished. Therefore, two glasses of milk are provided to each student every week.
- The syllabus of the relevant Board is followed. Although the medium of instruction is Urdu, the New Active English by D.H. Howe and Countdown (Mathematics from level one to five) published by Oxford University Press are followed because of the importance of English and Mathematics which is also taught in expensive English medium private schools.
- A great deal of quality education depends upon the capabilities of teachers who are the main guiding character of their students. Training enhances capabilities of teachers. Thus, all new teachers are required to go through three months of pre-service training. TCF emphasizes for continuous training of teachers. It offers refresher courses for teachers with two years service. More advanced refresher courses are offered for teachers with more than two years teaching experience. Teachers are evaluated and monitored by independent evaluators through out the year. For principals, various management courses are also offered.

- Since good teachers cannot be made available from urban slums and rural areas where the TCF schools are located, provision of transport facility is essential to give incentive and attract good teachers from other areas. Thus, all TCF teachers are provided with pick and drop service from a common point to ensure attendance.
- An independent monitoring system is the essence of TCF schooling system. All TCF teachers and principals are evaluated or go through an academic audit to ensure that TCF's education goals are met. The purpose is to identify the strengths and weaknesses of teaching staff. While unique strengths allow the TCF to establish best practices and serve as a role model for other teachers and principals, weaknesses help to look areas where an improvement is required. Proposals are obtained from qualified vendors to outsource the evaluation, and the organization providing the most benefits at the least cost is awarded the contract.

A Performance Evaluation of TCF Initiative

While the initiatives taken by the TCF are commendable, it thus remains to see how these initiatives benefit the children from poor families and what is the quality of education provided to the children. To address these questions, a field study has been undertaken by the SBP Research in the second and third weeks of February, 2004.

Fifteen out of 140 schools established by TCF have been chosen for a field study (three primary schools in outskirts of Rawalpindi, four primary and two secondary schools each in urban slums of Karachi and rural areas of Lahore were selected) to examine the quality of education provided. Various data collection methods were used in order to produce some qualitative information as well as the quantitative verification. Since students were following a tight schedule in preparation for their final examination, it was not possible to examine student learning by conducting a test. Thus, different questions were asked by the students during visits in primary and secondary schools from the syllabus of English, Mathematics and Elementary Science prescribed by the relevant Textbook Board (Sind and Punjab) to make an assessment of students learning. The preliminary findings are summarized below:

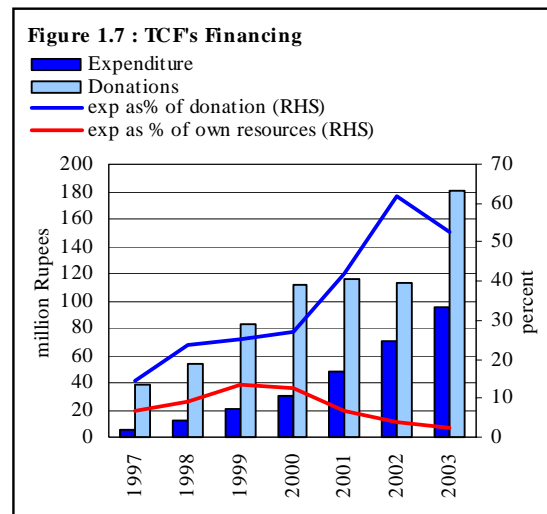
- The occupational status of students' parents in outskirts of Lahore (mainly a rural area) shows that they belong to the low paid jobs - 46 percent parents were agricultural laborers (or tenants), 19 percent were service workers in mandi (fruit and vegetable market), 10 percent were small holders, 16 percent were milkman and 9 percent were landlords. It has

been observed that due to the better quality of education relative to private and public schools in the locality, rich person like MNA and Nazim have started sending their children in TCF schools. A majority of the students' parents were reportedly illiterate. The average family size was six while the average monthly income was at Rs.1800. This translates into a monthly per capita income at Rs.300 which is substantially below the official rural poverty line at Rs.748 per capita notified by the Government of Pakistan in 2001.

- The occupational status of students parents in outskirts of Rawalpindi indicates that majority of them were daily wage labourers (70%) followed by milkman and small holders (20%) and government employees (10%). The average earning of parents was around Rs.2200 per month. With an average family size at 6, this amount of earning was also substantially below the official poverty line.
- The occupational status and income level of students' parents for Karachi TFC schools was typically a little better than that for TFC schools in the outskirts of Lahore and Rawalpindi. In the Omer Mangel Goth and Rashidabad schools, situated in North Karachi, a majority of students' parents were labourers having monthly earning around Rs.3000. With average family size 6, this earning translates into monthly per capita income at Rs.500 which is also substantially below the official poverty line. Similarly, in Macher colony's school, 97% students' were very poor fisherman and shrimp peelers. On the other hand, about 50% students in Cawasjee Campus at Maripur Road were from prosperous families. They were mainly transporters having income about Rs.20,000 per month and above. Cawasjee campus is a blue line school and charge triple fee than green lines TCF schools. However, 40% of total students in Cowasjee campus who are from poor families are provided scholarships which facilitate them to get free books, copies and uniforms.
- Since a large number of students in TCF schools come from poor families, about 70 percent of all 18,000 students are awarded scholarship while the rest 30 percent pay the usual monthly tuition fee. A sample of 280 students on scholarship indicates that they were from poor families with an average parent's monthly income at Rs.1861 in Lahore, Rs.2206 in Rawalpindi and Rs.3042 in Karachi. With an average family size of 6.5, most of the families were placed below the poverty line. The occupation of their father was services worker (37%), mason (35%), self employed (4%) and unemployed (8%), while 16 percent of all scholarship holders

were orphan. Many students' mothers also work. Of a sample of 280 students on scholarship, their mothers were maid servants (76%), lady tailors (16%), governess (6%) and factory workers (6%). Working mothers' average earning was very low at Rs.1427 per month—nearly half the male average earning.

- The sustainability of TCF schools seems to be uncertain as the main source of financing of TCF schools are donations. In 2003, TCF's total income was at Rs 182.9 million, of which Rs 180.8 million were donations and Rs 2.1 million were income (profit) from sustainable sources such as long term investments or

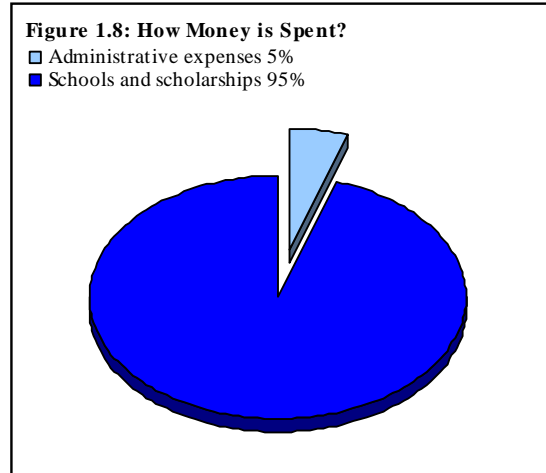


deposits. Over time, the expenditure as percent of donations grew, while expenditure as percent of income from sustainable source declined reflecting more reliance on donations. (See **Figure 1.7**). However, TCF has been living well within its means as its budget has remained in surplus since inception. In 2003, TCF's total expenditure was at Rs 94.7 million implying a surplus of Rs.88.1 million. Notably, donations have been growing substantially as it recorded an average growth rate of 31.5 percent per annum over the past eight years. Due to the remarkable growth in donations, TCF has been able to expand and finance its expenditure throughout the period. However, if donations dried up in future, the sustainability of TCF schools would be threatened. Thus, it is important for TCF to find ways to achieve sustainability of its schooling system.

- The administrative expenses of TCF, as reported in the TCF Annual Report for 2003 appears to be low (See **Figure 1.8**).⁹

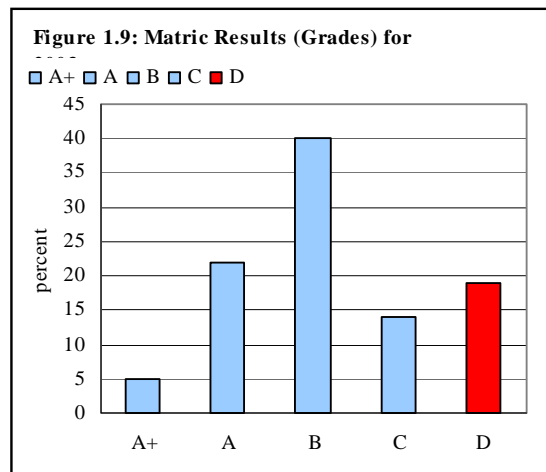
⁹ The Citizens Foundation, Annual Report, 2003

- The student-to-teacher ratio was less than 30 in all TCF schools visited which is far better compared to student population-to-teacher ratio of 66 at the national level. Students and teachers attendance was also above 95% in most of the schools. While teachers remuneration package is similar to those of government



but they were dedicated and committed to their jobs. Student drop out in TCF schools is reportedly quite low. Share of girls in total enrolment was 44% reflecting a low gender disparity compared to a stagnant national average at 39 percent during the 1990s. Student learning assessment indicates that quality of education delivered in TCF schools was good as more than 50% students were able to answer questions asked from the books prescribed under syllabus of English, Mathematics and Elementary Science during school visits.

- Students' Martic results provide a good benchmark for comparison with other public and private schools. TCF students performed well in Matric Science in 2002-03 (See **Figure 1.9**). The overall pass percentage was 81 percent, of which 5% had A-1 Grade, followed by 22% A Grade, 40% B Grade



and 14% C Grade in Matric science examination. This compares quite favorably with typical government schools.

The above findings suggest that children from the poor families have started benefiting from the initiative taken by TCF by establishing quality schools in under-privilege areas of Pakistan. While there is a need for further improvement in terms of delivery of education and achieving the sustainability of TCF schools, the experience of the TCF initiative demonstrates how non-profit private sector's initiatives can augment government efforts to promote quality education to the children of low income and poor families without seeking funds from international donor agencies.

In conclusion

If government aims to reduce widespread poverty via a sustainable growth accelerating strategy, it must focus fundamentally on providing access to the quality education to the children of poor families. It is noteworthy that about 5.8 million children are out of school out of 22.33 million children in 5-9 age group, over 50 percent of them are girls. To provide schooling to this large pool of out of school children, spending on basic education should be gradually increased from the lowest in the south Asian region at 1.7% of GDP in FY03 to at least 3% of GDP during the next three years. Similarly, the absenteeism of teachers should be overcome through strict monitoring and supervision and introducing accountability in the system. Simultaneously, to improve the quality of education delivered through the government schooling system, the level of teachers' competence should be enhanced through adequate training and the existing curricula and textbooks should be revised to suit modern needs.

Finally, it is important to note that despite success of initiatives such as the TCF, the importance of the role of the public sector should not be downplayed. However in view the paucity of government funds, and acknowledged weaknesses in implementation of development programs, the government could also look to facilitating and strengthening the non-profit organizations in private sector, to complement the public sector programs, to maximize the provision of quality education to the children from poor families.