

Low-Fee Private-Tuition Providers in Developing Countries: An Under-Appreciated and Under-Studied Market—Supply-Side Dynamics in Pakistan

Masooda Bano

Abstract

Although low-income parents' dependence on low-fee private schools has been actively documented in the past decade, existing research and policy discussions have failed to recognise their heavy reliance on low-fee tuition providers in order to ensure that their children complete the primary cycle. By mapping a vibrant supply of low-fee tuition providers in two neighbourhoods in the twin cities of Rawalpindi and Islamabad in Pakistan, this paper argues for understanding the supply-side dynamics of this segment of the education market with the aim of designing better-informed policies, making better use of public spending on supporting private-sector players to reach the poor. Contrary to what is assumed in studies of the private tuition market, the low-fee tuition providers offering services in the Pakistani urban neighbourhoods are not teachers in government schools trying to make extra money by offering afternoon tutorial to children from their schools. Working from their homes, the tutors featured in this paper are mostly women who often have no formal teacher training but are imaginative in their use of a diverse set of teaching techniques to ensure that children from low-income households who cannot get support for education at home cope with their daily homework assignments and pass the annual exams to transition to the next grade. These tutors were motivated to offer tuition by a combination of factors ranging from the need to earn a living, a desire to stay productively engaged, and for some a commitment to help poor children. Arguing that parents expect them to take full responsibility for their children's educational attainment, these providers view the poor quality of education in schools, the weak maternal involvement in children's education, and changing cultural norms, whereby children no longer respect authority, as being key to explaining the prevailing low educational levels. The paper presents evidence that the private tuition providers, who may be viewed as education entrepreneurs, have the potential to be used by the state and development agencies to provide better quality education to children from low-income families.

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Introduction

In the past twenty years, a steady stream of literature has emerged recording the role of low-fee private schools in offering good-quality education to the poor (Day Ashley et al. 2014; Akmal et al. 2019; Qureshi and Razzaque 2021). This literature, which examines both the supply-side and the demand-side dynamics of this market, has made low-fee private schooling an important part of the policy debates led by international development agencies when advising governments in developing countries on how to fix the learning crisis created by low-performing state schools. Yet, as a complementary study conducted under RISE (Bano forthcoming—a) has recorded, these policy debates are ignoring important players in the education market: the low-fee tuition providers¹, on whom the poor are heavily reliant to ensure that their children can complete the primary cycle, irrespective of whether they are enrolled in state schools or low-fee private schools. While the other study (Bano forthcoming—a) records this high demand and the underlying mechanisms propelling it, this paper focuses on understanding the supply-side dynamics by developing detailed profiles of these tutors, their teaching methods, their perceptions about the causes of low learning levels among children, and their motivations.

The paper has six sections. Section 1 reviews the literature on low-fee private schools and their potential (and their limitations) to provide good-quality education in order to highlight how policies aimed at providing good, low-cost education to the poor would benefit if the low-fee tuition providers were subjected to similar kinds of research. Section 2 describes the research method, including criteria for selection of the low-fee tuition providers featured in the study. Section 3 captures basic details of the services provided by these tutors, their years of experience, and recruitment strategies. Section 4 documents their perception of the factors contributing to low learning levels among children of the poor. Section 5 focuses on their approach to teaching and the teaching techniques used. Section 6 documents their motivation for providing this service.

Section 1: Low-Fee Private Tuition Providers: Why Include them in Research Studies?

Existing research has failed to recognise the significance of low-fee private tuition providers, on whom poor parents in developing countries overwhelmingly rely to ensure that their children can complete the primary education cycle (Aslam 2011). The failure of state schools to provide good-quality education in many developing countries has led to a recognition that perhaps low-fee private schools, which are seen as offering slightly better-quality education than state schools, though imposing an increased financial burden on low-income parents, offer one way out of the existing learning crisis prevailing in state schools (Day Ashley et al. 2014; Akmal et al. 2019). This has led development agencies to encourage governments in developing countries to consider supporting low-fee private schools through a range of schemes, including,

¹ It is acknowledged here that in American English, the word ‘tuition’ refers to the fee itself, and not to the activity of tutoring. In this paper, however, the word ‘tuition’ is being used to also refer to the process of giving tutoring as such a usage is common in literature on private tutoring in developing countries.

for example, voucher schemes whereby poor children are enabled to enrol in private schools, financial subsidies for training the teachers, tax breaks for the parents, and the provision of easy access to credit for investment in school improvement (Day Ashley et al. 2014; Akmal et al. 2019). Yet low-fee private tutors, who are critical players in ensuring that children from poor families can complete the primary cycle, have received no attention from development agencies. As Bano (forthcoming—a) shows, low-income parents, being largely illiterate, have to rely on low-fee tuition providers to ensure that their children can cope with the daily homework and pass the exam to transition to the next grade; this dependence on low-fee private tutors exists whether a child is enrolled in a state school or a low-fee private school.

In recent years, a few studies have been published on the high demand for private tuition in developing countries (Fergany 1995; Foondun 2002; Bray 2003, 2005, 2007; Dang 2007), but they are patchy in coverage and they focus mainly on understanding the demand for private tuition within middle- and high- income families in developing countries. The tuition providers under study mainly cater to the high end of the market and focus mainly on preparing children from well-to-do families for secondary-school exams. The focus is on supporting children from privileged backgrounds, often attending elite private schools, to prepare for the O' Level or Matric (10th grade) exams so that they can enter the college and university of their choice. The tuition is offered normally by leading academics with an established reputation, many of whom also run tuition centres. The low-fee tuition providers featured in this paper are, however, very distinct in their profile from those tutors in terms of their background, the student population to which they cater, and the level of education services that they provide. The providers in the current study focus on helping children complete the primary-education cycle; this demand comes particularly from low-income parents who are unable to assist children with even basic education because they are largely illiterate. The dynamics of this low-fee end of the private tuition market in developing countries are thus very different from those at the higher end of the market. Although some studies of the high-end provision have raised concerns about equity, given that poor parents are unable to afford the tuition providers at the high end who excel in preparing students for competitive exams at secondary level (Aslam 2011; Alcott and Rose 2015), there is hardly any work available on the tutors catering to the bottom end of the market.

A few studies have acknowledged the expansive nature of the private-tuition market in developing countries, including the tutors catering to children from non-elite schools (Bray 2003, 2005, 2007; Dang 2007; Aslam 2011). These studies note the growth in demand for private tuition across all segments of the market, but even they fail to recognise the importance of the low-fee tuition providers at the bottom of the market. This results in a failure to identify the unique features of such tutors and the critical role that they play in the debate on making good-quality education accessible to the poor— a debate that is not relevant when considering providers at the top end and the middle of the market. Further, these studies have been focused more on documenting a trend in certain countries whereby government-school teachers offer private after-school tuition as a way to earn additional income, thereby potentially and consciously lowering learning standards in the state schools in order to cultivate a demand for their services (Jayachandran 2014), instead of focusing on developing the profile of the tutors.

The limited understanding of the dynamics of the private-tuition market in developing countries, and the limited attempts to analyse them, result in a failure to recognise how low-income parents are, in reality, bearing a much greater financial burden in order to educate their children than has been recognised; they have to start paying for private tuition from grade 1, and in some cases even from pre-primary, to ensure that their children can complete the primary cycle. While the middle- and upper-income families pay for private tuition to help their children excel in competitive exams at secondary level, poor parents pay a high share of their limited budget for tuition merely to get their children to pass primary grades. This paper attempts to fill this gap by developing a basic profile of the low-fee tuition providers in developing countries.

Are these providers, as indicated in the literature, mainly state-school teachers offering after-school tutorials? What is the age, gender, and educational profile of these tutors? How do parents select a tutor from among multiple providers? What do the tutors think about the quality of education that children receive in schools? And how do the providers see their own role in helping children to complete their education? These important questions need to be explored if we are to develop a fuller picture of the role of private low-fee providers in educating the poor; and particularly so if we want to assess their potential to further contribute to improving learning outcomes among children from low-income families. The policy-related importance of raising these questions about the low-fee private providers can be judged by considering how raising similar questions about low-fee private schools and their capacity to educate the poor are today informing policies concerning support for such schools through state funding. In the past 15 years, extensive research on low-fee private schools as a way to educate the poor in developing countries has enhanced our understanding of this sector in many ways (Day Ashley et al. 2014; Akmal et al. 2019). This paper attempts to take the first step in that direction in the case of low-fee private tutors and their role in educating the poor. The evidence presented suggests that bringing this sector within government policy planning may have many benefits: it can help to build mass education campaigns, and empower women (as the majority of tutors are female teachers), and it could have wide-ranging implications for how we situate the current debate on supporting low-fee private schools versus supporting failing state schools if the latter are proving unfixable.

Section 2. Method

This paper profiles 40 low-fee tuition providers selected from across two cities—Rawalpindi and the Islamabad, the federal capital—in Pakistan. The tutors were selected from two specific neighbourhoods: an affluent neighbourhood in Saddar (Cantt) area in Rawalpindi, where poor families often reside in living quarters in homes where the women work, and Bari Imam in Islamabad, a low-income neighbourhood on the edge of the capital city, where all residents are in the low-income group. The rationale for selecting these two different types of neighbourhood which represent the two dominant forms of neighbourhood in urban areas of developing countries, is to record similar trends in terms of the presence of low-fee tutors, their backgrounds, and their experiences. It is important to note that the selection of these two neighbourhoods was primarily dictated by the complementary study analysing the demand-side dynamics of the low-fee tuition providers among the poor (Bano forthcoming—a).

As part of that study, interviews were conducted with women who worked in domestic service in the selected neighbourhoods, in order to understand whether they feel reliant on low-fee tuition providers to educate their children and, if so, why. Focusing on domestic workers allowed us to zoom in on the experience of an established category of poor in developing countries. During the interviews with these women, the low-fee tutors to whom they send their children were identified, as all the women mentioned sending children to tutors in the immediate neighbourhoods. The initial list of respondents for this study was thus developed on the basis of this information. In order to develop a comprehensive list and include all providers in the two neighbourhoods, tutors interviewed were asked about any other tutors in the area that they knew about. Further, a walking tour was conducted across the two neighbourhoods to locate any tuition providers not already on the list.

There was a very positive response from the tutors when approached for interviews, leading to a 100 per cent response rate. None of the providers approached refused the invitation to take part in the interviews. The interviews were conducted in the tutors' homes, where they offered their tutorials, so that the teaching area and overall household environment could be observed. A total of 40 tuition providers were identified across the two neighbourhoods. This suggests a relatively high density of tutors, as one or two tutors would be identified on every third or fourth street. Further, each provider had between 10 and 40 students attending private tutorials on a daily basis, a fact which helped to establish a high demand for their services.

The interviews were open-ended, allowing for discussion to evolve on the basis of the responses; the focus was on covering the following main themes, instead of merely listing some core questions:

1. Basic profile of tutors: their age, gender, years spent offering tutorials, education qualification and teacher training; number of students enrolled with them at any given time; methods of student recruitment; catchment area; and fee structure.
2. Assessment of learning standards: their perception of learning levels among children; the factors that they identify as affecting student learning outcomes; their perception of their own role in educating the children.
3. Teaching approach and methods: their approach to teaching; the specific techniques used; and their teaching priorities.
4. Motivation: reasons why they began offering tuition; their future plans concerning whether or not to continue offering tuition.

Section 3: Profile, Catchment Area, and Fees

3.1. Profile

Interviews with the 40 tutors suggest that low-fee tuition providers are in high demand, as they all reported having at least 10 students, while some catered to as many as 40 students. All the tutors had been educated in government institutions;

nearly 50 per cent had studied only up to Matric (10th grade, the final year of high school in Pakistan), while 30 per cent had completed 12 years of education, and the remaining 20 per cent had also a master's degree. None had, however, received any teacher training. Most were young or middle-aged; their ages ranged from 18 to 47 years of age. The differences in age led to differing levels of experience of offering private tuition, so that one respondent reported having started offering tuitions only three months earlier, while at the other end of the spectrum there was a provider with 30 years of experience. All tutors, however, reported being able to teach all school subjects to their students, and they all took students from primary to middle grades, while 30 per cent also took students at the senior secondary grades. The most striking feature of their profile is that close to 80 per cent of the low-fee tuition providers are women, which is in line with the evidence that we have for teachers' profiles in low-fee private schools (Ashley et al. 2014).

While teaching is a profession with a generally high ratio of women, what makes low-fee tuition particularly attractive to the women is that they can work at home. A 23-year-old female tutor, who reported giving private tutorials at her home for close to six years, noted how working from home enabled her to work at any time of the day, which enabled her to accommodate more students. One child came to her in the morning, whereas the rest came in the afternoon; students sat in the common space in the house. At the time of the interview, she reported having eight or nine students, all of whom came from the immediate neighbourhood. Unlike some other tutors, she also visited people's homes to give home tuition; but she worked mainly within the neighbourhood: 'Where I go for home tuition is close to my house. It is in my extended neighbourhood.' At the other end of the spectrum, another female teacher, 41 years old, who had been giving tutorials for almost 18 years, reported having as many as 45 students: 10 students who attended school in the afternoon shift came to her for tuition in the morning, while the remaining 35 students came in the afternoon at 3:00pm. Having to take care of her own children, who were also studying, while also looking after the house, this tutor preferred to keep fixed tuition hours for all students: the afternoon tuition slot was 3:00 p.m. to 6:00 p.m.

In addition to being a diverse group in terms of age, number of years of experience, and number of students enrolled, the tuition providers differed in terms of the specific services that they offered. While the majority focused on offering tuition in modern subjects at primary- or secondary-school level, a few reported offering tutorials in both modern and Islamic subjects. A 47-year-old female tutor who had been teaching for close to 30 years and reported offering tuition in both modern and Islamic subjects reported, 'I teach Quran and Urdu in addition to the regular schools subjects.' Explaining that she has obtained F.Sc., B.Sc., and B.Ed. degrees, she reported that she was currently tutoring eight students attending regular schools; 15 students who were doing *hifz* (memorising the Quran); and 25 students studying *nazraa* (learning to read the Quran). Being relatively flexible, she accommodated some children in the morning. The core group came between 3:00 p.m. and 5:00 p.m., with a final group arriving at 5pm. Unlike the tutors who offered fixed tuition slots, this tutor explained that tuition time depended on the capacity of each child.

In addition, interviews show that at times a number of family members support each other or start to offer independent tutorials. A 45-year old female tutor who had been teaching for 20 years explained how initially she had many more students coming to

her for tuition than at present. She attributed this decline in numbers to her increased commitments at home and with the family, especially after the marriage of her eldest daughter, who used to assist her in giving tutorials. Similarly, among the respondents were a brother and a sister who both offered tuition. The sister, who was older and in her early 20s, had been giving tutorials for just over a year, while the brother, who had just recently turned 18 years of age, had started giving tuitions just two or three months ago. Both worked independently, but in consultation with each other. The sister, who had nine students, had an intermediate degree, while the brother had just completed Matric. They offered tuition to children until Grade 8. The sister had previously taught in private schools, but at the time of the interview was providing only home tuition, as she wanted to continue with further studies. As the siblings explained, 'We started with teaching our junior cousins in the family but then children from neighbourhood also started to come and we started to formally offer tuition services.'

On average, the duration of tutorials was normally two hours; two tutors, however, reported running sessions for three to four hours. All the tutorials were conducted in a large group, although the tutor guided each child individually, depending on his or her need. Teaching in groups instead of tutoring individual students enables these providers to cater for greater numbers, while allowing time to look after their own children and household needs.

3.2. Catchment Area

All tuition providers reported that their students came mainly from the immediate neighbourhood. A 23-year-old male tutor explained, 'The children coming to me for tuition come from my neighborhood and not far. All children come together at the same time from 3:00 p.m. in the afternoon to 5:00 p.m. in the evening.' In a couple of cases, tutors did report having children from outside the neighbourhood. As one tutor explained, 'Two kids are coming to me from the other colony since the tutor there has gotten married. Otherwise all other children are coming from my own neighbourhood.'

Most reported recruiting students by word of mouth. As one female tutor who had been teaching for 18 years explained, 'By word of mouth people have known me and this is how they bring their children in my tutorship. I give tuitions in my house outside in the veranda area. It is covered.' Another female tutor explained how initially she did try to advertise her services by putting a board outside her house advertising her services. This was when she was in her home city of Fateh Jang. She later had to relocate to Rawalpindi, where her mother-in-law was based. As she explained, 'I asked if she [her mother-in-law] will help get me students. She was hopeful and she spread the word through her social networks and I got so many students. Now students come through word of mouth. The children that come to me can be very young.'

The brother and sister team also emphasised the role of personal recommendation in attracting students: 'Parents know us through word of mouth. All children come from among our neighbours. The kids from our own family also come to us as they are also resident in this neighbourhood.' A female tutor who had been giving tutorials for four years similarly explained that the students come primarily from the neighbourhood and nearby. As she explained, 'I currently have seven students. The duration of tuition

time is two hours. All students come on different timings. I teach inside my house in a room which is kind of a drawing room in my house.’ A young female tutor added, ‘I am 22 years old. I am taking tuitions for the past four- to five years. Currently 18 to 20 students come for tuition. They come in batches. A few come to me in the evening from 4:00 p.m. to 6:00 p.m., whereas the others come in the morning from 11:00 a.m. to 01:00 p.m. Tuition duration is two hours or maximum three hours. Students come to me through word of mouth. I teach in a room inside my house.’

3.3. Fees

There was in general a sense that tutors are fairly flexible about fees, adjusting the rate to accommodate the parents’ ability to pay. Most, thus, charged no fixed fee. As one 22-year-old female tutor, who had been teaching for five years, explained, ‘I have no fixed fee. Maximum that parents pay is Rs. 500 (US\$ 2.50) per month and sometimes they pay only Rs. 200 (US\$1) to Rs. 300 (US\$ 1.5) for a student who needs tuition for Grade 1 or Grade 2. It depends on the paying capacity of the parents.’ A 23-year-old male teacher with six years of teaching experience reported, ‘I have no fixed rate for tuition. It can vary from Rs. 500 (US\$ 2.50) to Rs. 700 (US\$ 3.50) to Rs. 1000 (US\$ 5) per month according to the paying capacity of every parent.’ Explaining that sometimes he can charge much higher, he added, ‘The child I go to for home tuition is blind and I have been teaching him for two years. He is now to appear for matric examination. I taught him and he performed well in middle which is 8th grade. I am charging him Rs. 7000 (US\$3.50) per month. I make him memorise the course and he appears in the exam with an assistant who he directs what to write.’

Section 4: Tutors’ Assessment of Students’ Learning Abilities

Asked about the students’ learning abilities, all tutors expressed concerns and highlighted how in their assessment the quality of education provided in both the state schools and the low-fee private schools was quite poor. However, it is worth noting that they attributed even higher levels of responsibility for low standards of student learning to household factors and the wider societal environment: lack of attention by parents and a growing culture among children of disobedience and disrespect towards elders, including the tutors. The latter concern was particularly expressed by the younger female teachers, who had only three to four years of experience.

4.1. Poor Quality of Education in Schools

There was a consensus among tutors that every child these days needs to take tuition, starting from the primary level, due to the poor quality of education in state schools and the low-fee private schools that the poor can afford. The tutors were of the view that teachers in schools are keen to cover the syllabus, but they are not concerned about actual learning. There were split views on whether children in state or private schools did comparatively better, given the overall low learning standards maintained in both. Further, tutors were of the view that today students need tuition from the primary level up, because the teachers in school do not pay much attention to individual children, merely covering the syllabus and relying too much on homework assignments.

The majority of the teachers thought that state schools were better than private schools in educating the children. Some tutors, on the other hand, thought private schools were comparatively better. There was also a sense that the learning standards

in schools have declined over time. A male teacher, 23 years old, with six years of teaching experience, commented,

The schools are not performing, therefore, every child needs tuition now. When I was in school, teachers were good and we did not need tuitions. Yes, private-sector students are also going to tuitions. In my experience the government schools are not good at all, whereas private is still better. Not perfect but better. The teachers at government schools pay very less attention.

There was thus recognition of a high level of dependence on tuition providers. Explaining how this dependence starts even at pre-primary level, a private tutor, aged 41, who had been offering tutorials for 18 years, explained,

The prep level is quite advanced and therefore the child in prep class also requires tuition. At this level, the child has to be able to develop essays on topics such as 'Myself', recognise the names of the vegetables, and identify colours, so it is quite an advanced level. First it is playgroup then nursery then prep. All private schools are following this order. The government schools start at Class 1 but now they also plan to introduce prep and nursery.

4.2. Lack of Support at Home

All teachers identified the absence of a conducive learning environment at home as the core reason for low levels of child learning. They were of the view that the challenge is not that the parents of these poor children are largely illiterate, but that mothers did not take enough interest in their children and simply did not have time for them. Emphasising the inability of mothers to support their children's education due to their being largely illiterate, one female teacher, who had 20 years of experience, expressed the view that 'Every child takes tuition today because the teachers in school are not paying attention and also because at home also there is no culture to study. The mothers are not educated.' Arguing that if parents were educated then the mothers and teachers could have worked together to improve child learning, the tutor commented, 'But sadly, this is not the situation and the only emphasis of parents now is on sending the child for private tuition and then all load is put on the tutor. The teachers and mothers and fathers everyone looks at the tutor for performance. They lay all burden in terms of improving performance of the child on us.' A 41-year-old female tutor who had been teaching for eight years similarly noted how a mother's input is as important as that of teachers: 'Some mothers are uneducated, some mothers do not pay attention at all, some schools perform and some do not perform so therefore there are quite a few reasons as to why children of every age need tuitions nowadays.' Noting that, in her experience, the government-sector schools perform well, compared with the private sector, she commented, 'The mothers do not pay attention to the children. All their emphasis is on sending them out of the house on tuitions.'

Most of the tutors interviewed thus viewed the role of parents as being critical in shaping children's learning outcomes. The scope of this role went beyond an ability to support the children's homework. One tutor expressed frustration with the lack of input from mothers in these words:

At home these children roam around outside their house and give no time to their studies. Then there are certain children whose mothers I contact to tell them that certain things the child has to memorize. However, only a few mothers follow the instructions as there is not a proper culture of paying attention to children's education.

In line with what was expressed by other tutors, she went on to argue that every child needs to have tuition because the mothers are either uneducated or very busy, so they send the child for tuition in order to ensure that they may be able to complete their homework there. Noting the heavy burden on tuition providers who are expected to take full responsibility for a child's performance, she argued, 'Teachers cover a chapter with children in school and then just give it for homework. The mothers do not pay much attention and then simply send child to tuition.' Sharing similar concerns about mothers being lax about their responsibilities to educate their children, one tutor noted:

The capacity of the children to learn is very low and this is because their parents do not invest time and they do not even co-operate with us the tutors. The parents keep making excuses for not sending children to tuition. They pamper children this way, which is very wrong. I put all the blame on the parents and not the schools. The schools are doing their job as they have always done. They have not changed much.

There was a concern that, as a result of school failure and parental failure, all responsibility for children's performance is now placed on the private tuition providers; the dominant view was that the parents lack the necessary confidence to put pressure on the teachers at schools, whether state or private, to teach better. As one tuition provider explained, 'Whatever happens, all complaints are addressed to the tutors. Nothing is expected of the schools and nothing from the parents. Solely tutors are pressured to perform and help the children secure good grades and make the children better human beings.'

4.3. Growing Disrespect for Authority among Students

Some tuition providers also attributed low learning outcomes to the wider changes in social culture whereby young people show increasing lack of respect for authority. A 25-year-old female teacher who had been giving tutorials for four years commented,

The capacity of children to learn is good but children nowadays are very moody. They take no pressure of the tutor. They are not scared of us. Especially now that there is a trend that we cannot touch the child or punish them, they have no fear of the tutor or the teacher. They just study when they are in a mood to study; otherwise they do not.

Noting how this lack of respect for authority makes it very difficult to get them to follow a routine, she argued that this is one of the reasons why parents must pay for private tutorials for their children, as children are even less scared of their parents and do not listen to them at all. She also was of the view that having several children makes it even more difficult for parents to control them, because if they focus on one

child, the other runs away; this, she noted, is why parents need tutors to control the children and make them sit together and study. Attributing this societal shift to popular communications media, she noted, ‘Children nowadays are very free, relaxed and naughty because of the media and they are no longer scared of parents. Parents have no control over their children. They still to some extent listen to tutors, while they never listen to their parents.’

Similarly, a female tutor aged 27 who had been offering tuition for five years and, like other providers, was of the view that in government schools teachers do not take much interest in children’s progress and that at home the uneducated mothers place the entire burden of improving student performance on the tutors commented, ‘At home children do not even listen to their mothers. Controlling children nowadays is not easy. Children nowadays are very naughty and controlling them to sit and study is a task itself. For example, I have a younger brother and sister but they do not study from me because it is hard for me to control them.’

The irresponsible attitude of the students was also noted by the brother and sister team; in the words of the sister: ‘Children today are not capable to learn. In a week, the children take off two days and then come for three days and then again take two days off. Parents also support children in taking time off, which is very wrong.’ A few tuition providers, however, also noted the need to keep child-level variations in mind. A 23-year-old male teacher with six years of experience of giving tutorials noted, ‘Some children do learn, while others do not learn at all. They never open books once home. They just go out and play. So, it depends upon child to child. Out of the nine children that I am currently teaching, only three have the good ability and tendency to learn. The rest do not seem very promising as students.’

This larger concern about societal changes leading to a lack of respect for authority, whether that of teachers or parents, is a theme that has also been recorded in another RISE study (Bano forthcoming—b) looking at parental demand for Islamic and Quranic schools in northern Nigeria. While in the Western scholarly tradition authority is often seen as being unsupportive of critical thinking, in traditional societies lack of respect for authority among the young provokes concerns about an inability to discipline the self.

Section 5: Teaching Methods

In terms of teaching approach and method, there was much similarity among the tuition providers. All identified the primary focus of their inputs as being to enable the children to complete their daily homework and at the same time make them work hard to ensure that they perform well in exams and transition to the next class. While the preferred teaching methods and learning strategies varied among the tutors, most felt that making children write down things and repeat them verbally in front of them leads to good learning. Thus, memorisation did play a key part in their learning strategy. Most tuition providers improved their own teaching techniques by learning from experience, rather than by attending any dedicated teacher-training programmes

5.1. Write and Memorise

All tutors described their primary responsibilities being twofold: one, reviewing what the students covered in their classwork and making them complete their homework; and two, covering the curriculum to prepare the children for their exams. Close to 85

per cent of the tuition providers were of the view that making children write is the best way to ensure that they will remember the lesson. Focusing on making the child write things repeatedly was argued to be the best tried and tested method of ensuring that the pupil learns the lesson; this method was argued also to deliver quick results. All tuition providers reported that they make their students repeatedly write and memorise important points. Another tuition provider who worked with students from primary to grade 10 argued, 'The best teaching strategy is to take their test and make them write whatever they learn so then they do not forget.' The value of oral repetition was also emphasised by many, especially when teaching young children. As one tuition provider noted, 'For young children the best strategy is to keep repeating orally and make them speak after you.'

While some immediately focused on writing and memorising, others argued for adopting a more knowledge-based approach; but it was noticeable that even in the latter case there was an explicit focus on writing and memorising. A tutor aged 35 with 10 years of experience described how she places emphasis on explaining things to students, as they then never forget them. But she also noted that her primary focus was on helping them do their daily homework, complete the curriculum, and prepare for exams, and for all these, she argued, 'the best strategy is to make them repeatedly write and then they memorise well. First ask them to learn and then write.' The sister and brother team similarly were of the view that, in order to help the students understand the set texts it is important to raise questions and seek answers. As the brother noted, 'To make them understand the content of the books is very important and it plays a major role in their learning process.' But both also emphasised the need to make the children write the lesson repeatedly as a good learning strategy.

Some tutors also expressed the need to respond to the expectations that they see the school teachers place on the child when allocating homework. Noting that she reviews what the teacher has covered in the class before deciding what to teach the child that day, one of the female tutors, who was 41 years old and had been offering tuition for 18 years, elaborated: 'I prepare the child according to the style preferred by the school teacher. I look at what the teacher has done in the class.' She argued that every teacher has his or her own method of teaching and expectations, and as a tutor she feels she has to make the child respond to that style in order to do well in class and in the final exams

Within this overall emphasis on completing the curriculum, making children write and memorise the lessons, and helping them learn to respond to the expectations of school teachers, there was, however, some evidence of an attempt to promote thinking and reflection among the students. The brother and sister team, for instance, made the students engage with a specific book series, which they argued was very good and promoted critical learning among students across all subjects. As the brother explained, 'I do cover books from this series with my students in addition to covering the school textbooks. I cover such books in free extra time. It is like brain activity book.' Similarly, a female tuition provider aged 24 who had been offering tuition for five years, and accommodated students from playgroup to grade 8, explained how the focus has to be on covering the syllabus in the textbooks. Noting that 'The teachers demand that we cover what they cover in classrooms', she acknowledged, however, that every child has to be taught in a different way: 'All children do not learn through the same means. I believe that in addition to exam preparation it is very important to

increase knowledge of the child.’ Explaining her method of teaching, she noted that she does not cover every subject each day: ‘I have divided the subjects over the week. There are six subjects in total. I do two subjects every day with each child. The best way to teach is to make the child write and then make them learn. Cramming does not help. It is not the correct way to learn. The child has to be made to understand things and then made to write and learn.’

Another female tutor, with 18 years’ experience of offering tuition, similarly expressed a preference for focusing on covering the basic concepts with her students. She explained that she mainly focuses on making her students prepare for the exam and ensuring that they complete their homework, but she also emphasised that ‘I tell my students of bigger classes to go home and complete their homework since I get them to prepare for exams and memorise and clear concepts during the tuition hours.’ In the case of very young children in smaller classes, she described having a different strategy whereby she makes them sit close to her and complete their homework. In addition, she made them do other creative things: ‘I also make them read stories that they have in their syllabus. Every child studies with the different strategy. Some I bribe with some money and sweets so that they study. I take rough copies and make them write and learn and also I pay much attention on the handwriting.’ She noted that the mothers are very happy when they see improvements in their children’s handwriting. She focuses on improving their handwriting both in English and Urdu, and she explained, ‘I write and then I make them write over it and improve their writings. I make them have clear concepts of what they are reading and writing and not just cram the material.’

5.2. Focus on Covering the School Curriculum

The other major theme of the interviews was the primary focus that they all placed on covering the school curriculum. In the words of one tuition provider, ‘I focus on covering the syllabus in the textbooks. Teachers demand that we cover what they cover in classrooms.’ As recorded in the preceding section, all tuition providers reported relying mainly on school textbooks. A 41-year-old female tutor who had been offering tutorials for eight years, explained that it is difficult to cover subjects beyond the core textbooks:

I have been offering tuitions to students from prep level to grade 10. I teach them all subjects. I hardly manage to cover the prescribed textbooks. I cannot add more burden on to them by adding more books to their knowledge. I only keep them to the syllabus of the books as that is what on which they will be assessed.

Noting that her three current pupils have a good capacity to learn, she added, ‘Only thing is that a lot of concentration has to be given to children. If there is a good teacher, the child performs. I see books of children and I see nothing is being done in schools. Children require a lot of effort and will on the part of the teacher.’ She explained that her emphasis is to prepare them for exams. However, she also felt that it was her duty as a tutor to teach them moral values: ‘I keep telling them notions of good life.’ Like other tutors, she also felt that the best teaching strategy was to keep repeating things, especially with young children:

I did not know this initially since I have never taught young children. I have always taught elder age group. Now that I teach such young children, I believe that repetition really works. One has to keep talking and keep repeating the same thing and it gets into the mind of a child. The young children listen and then by repeating the same it gets embedded into their minds. It kind of gets printed into their minds.

For the other age groups, she felt that to write and learn is the best strategy.

Thus, covering the school curriculum using traditional teaching methods remains the dominant approach among tutors. This focus on completing the curriculum, given the educational context in countries like Pakistan, is understandable. As demonstrated by the work done by Pratham, a major education NGO in India, in many developing countries the main challenge to improving student learning outcomes is the obsessive emphasis placed by the state system on requiring teachers to complete the curriculum assigned for that grade, irrespective of whether students have been able to follow it (Bano and Oberoi 2020). The fact that the tuition providers feel the same pressure to complete the curriculum, viewing that to be an expectation placed on them by the school teachers, thus reinforces the significance of this issue. A few tutors, however, did express an ambition to go beyond the fixed curriculum. One tutor said that she adds rhymes for very young students. As noted in the preceding section, the brother and sister team used the *Brain Caution* book series to encourage their students to read beyond the prescribed textbooks. A male tutor similarly reported adding additional reading material: 'I teach textbooks to my students but also add storybooks which I add from my own side.' Explaining that for a particular group of students the syllabus included only one storybook, he added: '*I Am a Pakistani* was the only storybook on their syllabus but I added others from myself.' However, he added that for the junior-class students not much other than the textbooks can be added, as they struggle to cope with the prescribed reading material. Noting that the students do not read newspapers, and need to be motivated to excel in their studies, he added,

My emphasis is on making my students very well prepared for exams. Even I myself come from a small two room house but I have been performing well in studies and got good marks in Matric. The best learning strategy is to make them understand the questions and answers in English and Urdu so they understand and then answer better. To make them understand what is written in books is the key to their success.

Section 6: Tutors' Motivation

As to why these tuition providers chose their profession, the interviews identified three motivations: first, to use free time productively; second, to earn an income; and third, some, in addition, had a strong desire to contribute to societal development and help the poor children fulfil their potential.

6.1. Earning a Living

All tuition providers acknowledged the importance of being able to earn an income by offering tuition. As one female teacher in her 30s explained, 'The main thing that led me to begin giving tuitions was that I had financial problems. I was educated and had studied Math, Stats and Economics in F.A. (equal to A' Levels) so I decided to teach

and finance myself.’ The fact that this work could be done from home made it particularly attractive for women, as they could do it alongside their home and child-rearing duties. As one tuition provider explained, ‘Before I was married I taught two years in a school but now with having responsibilities of the children and the household, it is hard to go outside the house and teach at a school. One finds no time for the house then.’

6.2. Staying Productively Engaged

Staying productively engaged was the other main motivation for starting to work as a private tutor. A female tutor with 18 years of experience explained that she had started giving tutorials when she was still single. By the time she got married, she had already been giving tutorials for two years. In her words, ‘I was free then and that is why I started to take tuitions and then continued with the same till now.’ She added, ‘I will continue to teach as a tutor. I enjoy it. Teaching in school is not very easy.’ This sentiment was shared by the majority of the female tutors. Most mentioned enjoying offering their services and wanting to carry on with the work. As one tuition provider explained, ‘I enjoy giving tuitions so I will do it till whatever time it will be possible.’ Similarly, a 20-year-old female tutor explained, ‘I started teaching out of a passion to teach.’ Noting that she plans to teach until she gets married, this respondent was also teaching in a private school in the morning.

Some also valued offering tuition as a means for self-growth. A 22-year-old female tutor explained how she found offering tuition a good way to stay productively engaged when she could not continue her education beyond the intermediate level, due to family problems: ‘I was free at home and did not want to waste my education so I decided to start teaching. I thought by teaching I will stay in touch with books and education and also it will generate income.’ Noting how offering tuition helps her self-growth, she added,

Every year the books change. There is something new in the syllabus every year. Through teaching I personally also get to learn many things. Above all, everything remains very fresh and active in my mind and I feel good about it that I am not losing what I have learnt and studied over the period of 12 years of education.

Another female tutor, who had been teaching for 18 years, similarly noted, ‘I am very fond of studying and making people study also. I was free at home and then this is the only thing I enjoy – being with books. So I decided to start teaching and give tuitions.’

6.3. Contributing to societal development

Related to the theme of using time productively was the emphasis placed by some of the tuition providers on the fact that for them teaching was a passion, and they wanted to teach to contribute to societal development. A 47-year old female tutor who had been offering tutorials for 30 years, explained how she often gives children more than the allocated two hours, in order to ensure that they learn more. Noting that she belongs to a locality where the majority of the children face severe limitations and need more time to perform better at their studies, she explained that in the initial years she never charged a fee for the tutorials: ‘When I initially started teaching, some parents used to pay me Rs. 5 (US \$.025) and some Rs. 10 (US\$.050) per month and

some paid nothing, I never demanded anything from my own mouth. I had no demands. This is because my main aim and focus was to teach children and make their lives better as much as I can.’ Elaborating that she always wanted to contribute to society through raising education standards, she added,

I always had a passion to teach and make my locality a better place by making children literate and make them study well. I used to approach them, go inside their homes and bring them out to mine and insist that they read and write. I took tuition as service to humanity, as service to my community.

Being single, she eventually started charging fees 15 to 16 years after she initially began offering the tuition, after her parents died and she had to fend for herself. Currently, she charges Rs. 500 (US\$ 2.50) as her monthly tuition fee. But, as in case of the other tuition providers, she often offers concessions; the rate is adjusted to an amount that the parents can pay easily. Attributing part of her motivation to serve the community to her family background, she explained, ‘My father was imam (leader) of masjid (mosque) and I was educated even in those days when few women received education. My family values education and all members are literate. One of my nieces is a doctor and the other is an engineer. I have always had a passion to teach in poor *abadies* (communities) and make them stand on their own feet.’

Like her, some other tuition providers also noted that although they had begun offering tuition because of a passion to teach, gradually the ability to earn an income becomes a supplementary motive. One of the male tutors explained how, on completing his education, he had a natural desire to teach and he was also encouraged to do so by his father: ‘Initially I began for pleasure and fun but then my father passed away and I continued teaching for financial reasons also.’

A female tutor, 23 years old, explained, ‘Being a teacher is my passion and this passion led me to teaching students at home. Teaching is my passion so I want to improve my own education also.’ Explaining that she wants to study further, while continuing to offer tuition, she added, ‘Even if I do some other job, I will keep taking tuitions.’

All tutors, except one male tutor who had begun offering tutorials temporarily before starting his higher education, planned to keep offering tutorials. As one of the older female tutors noted, ‘Till the time my health allows, I will continue to teach.’ Another tuition provider in her early 20s hoped to continue to offer tutorials until she got married, and ideally even after that if it was possible: ‘I desire to keep teaching even after my marriage and that way enhance my knowledge base also.’ Although only offering tuition from home, the majority of the tutors looked forward to a teaching opportunity at a school or a college. Unlike the findings of some other studies, none of the tuition providers interviewed in this study was employed as a government school teacher; a few had, however, worked in a private school for a couple of years.

Conclusion

This survey of forty low-fee tuition providers in two neighbourhoods in Pakistan helps to identify some important supply-side dynamics. First, in terms of profile, the majority of tutors are female and enjoy their role. Second, these tutors

overwhelmingly argue that instead of school teachers and parents taking any responsibility for children's learning, it is they themselves on whom all the expectations are placed. Third, their approach to their work is bound by the expectations of school teachers and parents that they will help children complete the school curriculum. Fourth, they blame mothers even more than they blame school teachers for the low learning outcomes among children. Fifth, their teaching methods are traditional, relying mainly on writing and memorisation. Yet some do attempt to use innovative methods to promote children's understanding of key concepts, and some also make efforts to add reading material beyond the standard school curriculum. Further, most of them share a passion for teaching. This raises the question whether these tuition providers could become an important resource to improve learning outcomes among poor children if the state and development agencies could identify ways to support them with training in the use of more innovative teaching methods, given that most tutors had only 12 years of education and had received no formal teacher training. Could investing in their development be a better use of state resources to improve learning outcomes among poor children, as opposed to investing in building the capacity of the low-fee private schools, which the poorest are still unable to afford, and which raise their fees when they have improved their services? Compared with the private schools, these tuition providers show more compassion by adjusting their tuition fees to match the parental budget, and they retain students even during periods, sometimes for months, when the parents are unable to pay the fee. Also, given that the students from low-fee private schools also need the support of low-fee tuition providers in order to do their daily homework and prepare for exams, investing in improving the teaching skills of the latter can arguably reduce parental need to opt for low-fee private schools, which do place an extra financial burden on poor families, as opposed to state schools.

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