

The Missing Link: Low-Fee Private Tuition and Education Options for the Poor – The Demand-Side Dynamics in Pakistan

Masooda Bano

Abstract

Low-fee private schools are today recognised as important players in the education market in developing countries, as they are argued to provide at least marginally better education than is on offer in the state schools. Leading international development agencies have begun encouraging governments in developing countries to include them within the policy-planning process. Based on fieldwork in two urban neighbourhoods in Pakistan, this paper shows that low-income parents are keen to secure good-quality education for their children, but they have to choose not only between state schools and low-fee private schools but also from among an array of low-fee tuition providers in their immediate neighbourhood to ensure that the child can cope in class, complete daily homework assignments, and pass exams in order to transition to the next grade. The evidence presented in this paper suggests that whether their child is enrolled in a state school or in a low-fee private school, the parents' dependence on low-fee tuition providers is absolute: without their services, the child will not progress through the primary grades. Yet the sector remains entirely under-researched. The paper argues for the need to map the scale of this sector, document the household spending on it, and bring it within policy debates, placing it alongside low-fee private schools and state schools in order to provide access to primary education to all and improve the quality of education. At the same time it complicates the existing debates on low-fee private schools, by showing that parents on very low incomes — in this case households where mothers are employed as domestic workers and fathers are in casual employment — find them inaccessible; it also shows that household spending on education needs to take into account not just the charges imposed by low-fee schools, but also the cost of securing religious education, which is equally valued by the parents and is not free, and also the cost of paying the low-fee tuition provider. When all these costs are taken into account, the concerns that low-fee private schools are not truly accessible to the poor gain further traction. The paper also shows that mothers end up bearing the primary burden, having to work to cover the costs of their children's education, because the core income provided by the father can barely cover the household costs.

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Introduction

The growth in demand for low-fee private schools in developing countries has demonstrated that even low-income parents want good-quality schooling for their children and are willing to stretch their meagre household budgets to pay for it. This evidence has had important policy implications: international development agencies are trialling interventions to support low-fee private schools as a complement to state schools to provide good-quality education for the poor and they are encouraging governments to do the same, given the severe challenges faced by many of them to meet the Education for All (EFA) targets carried forward under Sustainable Development Goals (SDGs): Target 4— Provision of Quality Education¹. Yet in these academic and policy debates an important player influencing poor parents' education-investment decisions, and children's learning outcomes, is missing: the providers of low-fee tuition to children at home. Based on interviews with women employed as domestic workers in two urban neighbourhoods in Pakistan, the paper shows that low-income parents are indeed keen to secure good-quality education for their children, but that they have to choose not just between the state schools and low-fee private schools but also from an array of low-fee tuition providers in their immediate neighbourhood to ensure that the child can cope in class, complete daily homework assignments, and pass exams in order to transition to the next grade. The evidence presented in this paper suggests that whether their child is enrolled in a state school or in a low-fee private school, the low-income parents' dependence on low-fee tuition providers is absolute: without their services, the child will not progress through the primary grades.

While confirming existing concerns about the low quality of education provided in state schools as well as low-fee affordable private schools, the paper captures the importance of including the low-fee tuition providers in policy debates aimed at providing good-quality primary education to poor children. Some respondents reported prioritising paying for a good low-fee tuition provider and keeping the child in a state school, rather than paying the same fee to enrol the child in a low-fee private school; this combination was seen to be financially more viable, given the need to engage a low-fee tuition provider even if the child was placed in a low-fee private school. To make more efficient education- policy decisions regarding how to provide good-quality education to the poor at low cost, development agencies advising governments to engage with low-fee private schools also need to recognise low-fee tuition providers as playing an important role in the education market for the poor. These exploratory findings from two urban neighbourhoods in Pakistan suggest that we need more research on this sector for three reasons: (1) to map its full scale and understand how this sector contributes to student learning outcomes compared with what children learn in the state and low-fee private schools; (2) to assess what share of household spending on education goes to this sector and whether that in turn influences parents' decisions about whether to opt for a state school or a private school; and (3) whether these providers, if supported, could become a complement to state and low-fee private schools in order to meet SDGs targets by preparing children to take state-administered primary exams and directly enter middle school. The last option could help to release state resources from the primary education sector to focus on improving the provision and quality of education in middle and secondary state schools, the stages at which the private-sector provision remains limited.

¹ SDGs Target 4: Free and Quality Education for All. Details of what educational sub-goals are covered under this target are available at:

<https://www.un.org/sustainabledevelopment/education/>, accessed on 20 May 2022.

The paper has the following sections. Section 1 establishes the need to consider the low-fee tuition providers as potentially important actors in helping states and development agencies meet the SDGs targets by including them in the relatively well-developed literature on low-fee private schools. Section 2 presents the method. Section 3 helps to develop a sense of the socio-economic profile of the households of the domestic workers interviewed, and the intra-household decision-making processes shaping education decisions. Section 4 records the high demand for education even within poor families. Section 5 documents evidence on school selection and monitoring learning. Section 6 identifies low-fee tuition providers as being critical to students' learning process.

Section 1. The Education Market for the Poor: More Complex than Recognised

In the past two decades, there has been growing acceptance among the development agencies of the case for considering low-fee private schools as an alternative to state schools in a bid to secure better-quality education for the poor, given the evidence that children in these schools on average record slightly higher learning outcomes (Day Ashley et al. 2014). Leading international development agencies, including the UK Department for International Development (DFID, now the Foreign, Commonwealth and Development Office), have developed programmes aimed at promoting market-based mechanisms to support the quality of education in these low-fee schools. The research that has led to these programmes, however, has a longer history. From the late 1990s, evidence began to emerge that the poor quality of education provided in state schools in most developing countries is leading even low-income parents to pay for the education of their children and send them to low-fee private schools (Kitaev 1999; Kingdon 1996; Latham 2002; Tooley 1999; Tooley and Dixon 2003). The discovery of these low-fee private schools, in the context of the continued failure of state schools to improve, helped to shift the development discourse in favour of engaging with private schools as opposed to focusing exclusively on support for state schools. From the early 2000s, major development actors such as the World Bank started to fund studies to analyse the dynamic of the low-fee schooling market for the poor. Consequently, today there is extensive research available on the subject, including a few systematic reviews of the available literature.

In 2014, DFID commissioned one such rigorous review (Day Ashley et al. 2014), assessing whether private schools can improve education for children in developing countries. The review, which covered 59 studies published between 2008 and 2014 relating to DFID's 28 priority countries, noted strong evidence that teaching is better in private schools than in state schools, as teacher attendance is more regular, and the schools adopt modern teaching approaches. It also recorded moderate evidence that parents opt for private schools because they perceive them to be offering better education than that offered by state schools in terms of factors such as teacher attendance, school performance, small class size, discipline, etc. However, it recorded weak evidence for the claim that poor parents can afford low-fee private schools that offer a good quality of education. Also, although the review records moderate evidence that private-school students achieve better learning outcomes compared with those in state schools, it acknowledges that there is an ambiguity about the size of the true private-school effect. A more recent review of literature (Akmal et al. 2019) records 48 new studies published since 2014, of varying rigour and type, reinforcing similar conclusions. This follow-up review shows that there is moderate evidence that children attending private schools achieve better learning outcomes; but, since many studies do not fully account for the children's social and economic background, there are ambiguities about the true effect of private schools, as sometimes the studies include the selection of wealthier or better-motivated students. Referring to seven recent studies that focus on the geographical and financial accessibility of private

schools for children from poorer households, the review notes that it is still not clear that the poorest households can afford private schools.

Pakistan is one of the countries where much research has been done on private schools. One of the studies supported by the World Bank, ‘Learning and Educational Achievements in Pakistan Schools’ (LEAPS), now receiving support under RISE, has been ongoing for almost two decades. The LEAPS data show that 40 per cent of primary-age students in Pakistan attend low-fee private schools, which charge fees between Rs. 400 (US\$2.23) and Rs. 800 (4.47) per month, thus arguably being affordable for the poor (Qureshi and Razzaque 2021). It also records steady expansion of these schools in both urban and rural areas: between 1990 and 2016, the number of private schools in Punjab, Pakistan’s largest province, more than doubled: from 32,000 to 66,000 (Qureshi and Razzaque 2021). LEAPS data do suggest that students in private schools perform better than those in state schools—the median percentage of correct answers given by public-school children in Maths, English, and Urdu range between 25 and 35 per cent in state schools, while for children in private schools the range of median scores for the same subjects is between 40 and 50 per cent— but the performance in terms of actual learning standards as measured through exams scores is acknowledged to be very low across both school types (Qureshi and Razzaque 2021).

Such data, which support claims from initial studies that from the 1990s began to put low-fee private schools in developing countries on the map, have strengthened discourse within the international development agencies in favour of supporting these schools as a means to reach the poor. The resulting development interventions have taken the form of school voucher schemes and facilitating market-based interventions which give these schools opportunities to secure affordable training for their teachers or to access credit through market-based mechanisms. But such an investment in the private-sector education provision for the poor has, however, not gone unchallenged: education is seen as a basic human right and thus should ideally be provided free by the state, especially to the children of the poor (Colclough 1996, 1997). Offering subsidies to the private sector by the state or by donors has thus proved controversial; the pressure remains on fixing state schools, which cater to the poorest (EFA Global Monitoring Report 2009; Dyer and Rose 2005; EFA 1990, 2000). Further, despite studies such as LEAPS arguing that low-fee private schools are within the reach of the poor and that the quality of learning offered there is somewhat better than in state schools, the evidence is not conclusive. Raju and Nguyen (2014) show that private schools are mostly concentrated in a few districts in northern Punjab, and that while a third of all students attend private schools, they tend to come from urban, wealthier, and more educated households. Another study from Pakistan shows that segregation by poverty is higher in the private sector compared with what is prevalent in government schools (Siddiqi 2016).

The policy debate on how to balance state investment in supporting state schools versus strengthening the provision of private schools thus remains contentious. All these studies, including those from Pakistan, are premised on the assumption that the main choice that parents have to make in order to secure better-quality education for their children is between state schools and low-fee private schools. Also, claims about the comparative performance of children in low-fee private schools and in state schools are attributed solely to the school, without deciphering how much of the children’s performance in school might be dependent on the inputs they receive from low-cost tuition providers. As the evidence shared in this paper suggests, accounting for the role of the low-cost tuition providers might suggest that the standards in state and low-fee private schools are even lower than assumed. Existing research has failed to acknowledge the significance of low-fee private-tuition providers in educating the

poor, even when the large-scale existence of private-tuition providers in developing countries has been recorded: 40 per cent of primary-school children in Bangladesh and 65 per cent in Kenya (Bray 2005); 54 per cent of fifth graders and 74 per cent of eighth graders in Egypt (Fergany 1995); 80 per cent of sixth graders and 75 per cent of eleventh graders in Sri Lanka (Bray 2007); and 50 per cent of Nepali secondary-school students. Yet the analysis available has mainly looked at the providers as a whole, and the debate has been focused mainly on noting their role in helping children from economically better-off families achieve improved grades in senior-school exams (Foondun 2002; Bray 2003; Bray 2005; Dang 2007; Ha and Harpham 2005).

Against this background, this paper attempts to raise some important questions about the role of low-fee tuition providers in educating the poor in developing countries. The impetus for this study came from some interviews conducted earlier which looked at school-choice decisions among low-income parents in Pakistan; the open-ended interview approach adopted in that study led to parents mentioning the low-fee providers as being key to ensuring that children can complete primary—and that in turn led to the design of the current study. Though exploratory in nature, the data presented in this paper highlight the potential importance of this sector to the policy debate on how best to provide good-quality education to the children of the poor; it also helps to build a case for undertaking systematic analysis of the supply and demand factors shaping this sector, as has been done for the low-fee private-schools market in the past twenty years.

Section 2. Method

In many developing countries, especially in South Asia, female domestic workers constitute an important segment of the informal economy: paid either as full-time help or as part-time workers employed for a certain number of hours on a daily or weekly basis, undertaking specific chores, they constitute one of the poorest segments of urban society. In addition to being paid in cash, many domestic workers are offered living quarters in the houses where they work. This practice is common, particularly in relatively affluent neighbourhoods where most houses have dedicated servant quarters. At other times these women commute into town from low-income neighbourhoods which emerge on the edge of the city. This paper draws on interviews with women regarding decisions about their children's education in two urban neighbourhoods in Pakistan, one in the city of Rawalpindi and the other in Islamabad, referred to as 'the twin cities'. Islamabad is a modern city built in the 1960s as a capital, adjacent to the older city of Rawalpindi, which is representative of an ordinary Pakistani city; the former has thus developed along a grid line, while in the latter neighbourhoods have evolved naturally over time. As a result of the differing spatial development of the two, within Rawalpindi many affluent older neighbourhoods have houses with large servant quarters, while in Islamabad domestic workers offering services to residents across different sectors commute in from low-income settlements on the edge of the city. Focusing on Rawalpindi and Islamabad allowed for the inclusion of both types of neighbourhood: an affluent neighbourhood in Saddar (Cantt) area in Rawalpindi, where domestic workers lived in servant quarters provided by one main employer while also doing limited hours of work in other houses; and a low-income neighbourhood, Bari Imam, on the edge of Islamabad, which has evolved around a famous religious shrine with regular visitors, a *langar* (free food stalls), and a market with small vendors selling religious items. This neighbourhood represented the case of a low-income community from which domestic workers travel into town. By studying these two different types of neighbourhood, the paper is able to cover the prevalence of demand for low-fee private tuition among the poor, albeit focusing on a specific group, namely domestic workers. Further,

Rawalpindi and Islamabad made good fieldwork sites as they represent medium size cities, which are representative of average Pakistani cities. The data was gathered during October 2021-February 2022 when the COVID related disruptions and restrictions in Pakistan had largely subsided. Interviews were conducted by the author.

A total of 40 domestic workers were interviewed across the two neighbourhoods. The focus was on understanding how families considered poor are making decisions about their children's education. Although the study was specifically designed to explore their reliance, if any, on low-fee tuition providers, the questions around this specific topic were put to the respondents at the very end of the interview, partly not to condition the responses by highlighting this sector. Such a sequencing allowed the decisions about the use of low-fee tuition providers to be situated within wider household discussion on the need for education, the type of education, the type of school, and the relative importance ascribed to the education of girls and boys. The motivation for this study came from some interviews conducted with low-income parents about challenges faced in securing good-quality education for their children; in those interviews, the issue of low-fee tuition providers was raised as being critical to ensuring that the children can do daily homework and progress from one grade to another. It was thus deemed appropriate to explore this theme further; since covering the range of different segments of the poor population would require a survey-oriented approach, it was deemed appropriate to focus on a specific category of 'poor'. Focusing on female domestic workers made sense, as they represent an established category of poor; only those women who really are in need of supplementing their household income to meet basic needs opt for this work, given that it involves entering the homes of other people, with the potential risk of exposure to physical violence. Further, the husbands of these women normally also are employed in menial jobs, and their families thus constitute some of the lowest-income households. Finally, during the interviews, information was also gathered on the economic profile of the family, thereby helping to establish the low-income status of the household.

The twenty female domestic workers interviewed in each neighbourhood were selected through snowball sampling. The first few respondents in both the neighbourhoods were identified by informants who were familiar with the neighbourhoods. After that, a snowball sampling technique was used, whereby the respondents kept identifying other potential respondents in the area. The selection criteria required that the selected respondents had to be domestic workers and have children who are using services of low-fee private tuition providers. The interview questions aimed to help develop a detailed insight into the education-related decision-making processes within the household. To reduce the risk that respondents' answers might be influenced by what they thought the research team wanted to hear, which might introduce desirability bias whether in terms of views on subjects which might have social expectations about what are correct answers (such as religious education or women's autonomy in household decisions) or regarding the value of low-fee tuitions, the participating women were not offered any rewards for their participation. Further, the research was introduced in very neutral terms avoiding any value-based statements, and questions were so sequenced that the conversation had a natural flow removing the risk that the respondents would suspect that any specific set of questions, were the key area of interest. Interviewees were encouraged to participate with the aim of informing government policies that can help provide good-quality education for the poor. In terms of methodological rigour, the standard position is that 30 interviews done independently often help to establish the saturation point, so that additional interviews echo results from the earlier interviews. Also, since no domestic worker identified through snowball sampling refused to give an interview, the selection of respondents does not suffer from a specific selection bias. The main limitation of the data thus is that we do not know

what is the total number of domestic workers in the two selected sites. We therefore do not know if the concerns of all women working as domestic workers in these two neighbourhoods, about their children education, have been covered, but we do know that all those who could be identified through snowball sampling were included, and 100 per cent of them took part. The themes covered in the interview, and the sequence in which they were discussed, are as follows:

1. Age and marital profile: age range, age of marriage.
2. Daily earnings: in how many houses does she work per day? How much does she earn from each house on average? Total monthly income? For how many years has she been employed as a domestic worker?
3. Family economic profile: husband's job; husband's monthly income; unitary or joint family living.
4. Family size: number of children, both boys and girls.
5. Educational decisions: these were divided into three broad sub-themes:
 - a) Who makes decisions about education: the woman or the husband – or is it a joint decision? Do the couple want to educate their children, and, if so, is this preference equally shared?
 - b) What kind of education do they value (religious or modern)? Given the existence of a parallel madrasa system in Pakistan, which is argued to draw many students from poor families? What are the reasons for preferring one or other form of education?
 - c). School choice and low-fee tuition providers: how do parents select the school in which their child is enrolled? What is the level of satisfaction with the quality of schooling provided? How do they assess the quality of education provided in the school? Are they able to assist the child in completing homework? Do they engage a private tuition provider for their child (if this issue was not already raised in response to the previous question)? How was the specific provider selected? Why do they need to engage this provider?

This thematically based sequencing of questions and the open-ended discussion helped to confirm the poverty profile of these women and the household, before moving on to understand the importance ascribed to education within the household, the relative role of mothers versus fathers in making education-related decisions, and the relative importance ascribed to religious and modern education, and ultimately addressing the issue of school choice and how low-fee tuition providers fit within the overall framework.

All the fieldwork was carried out under the Oxford University ethics protocol. Informed consent (whereby the respondents are fully informed of the objective of the study and given a choice whether or not to participate) and anonymity of respondents are the core principles guiding this research. Interviews were carried out in Urdu and were recorded. They were then transcribed and translated into English. In terms of data protection, in accordance with Oxford University data-protection policy the interview transcripts and diary-notes from school visits were saved on a computer with an encrypted password. Also, as per the Oxford University ethics protocol, all respondents were promised anonymity unless they themselves expressed a desire to be quoted.

Section 3. Household Socio-Economic Profile and Education Decisions

All the women interviewed were day workers, i.e. they were employed as domestic workers during the day time. Except for one respondent who was 23 years of age, all the mothers interviewed were between 30 and 40 years of age. The general work pattern was that each

normally worked in one home on a daily basis and in addition visited different homes on different days in the week. Even those respondents in Rawalpindi, who were living in quarters provided by one employer, did in addition work for limited hours per week in other houses. The payments made on a monthly basis were negotiated per task, for example, Rs. 1500 (US\$9) per month for washing clothes, and another Rs. 1,500 (US\$9) for ironing or washing dishes. Most reported having to start work due to the need to contribute to the family income after having young children. The husbands of all the women were working; some in private banks or offices, some on contract for the government offices, and a few were lower-grade government employees—their wages varied between Rs. 10,000 (US\$56) and a maximum of Rs. 17,000 (US\$95). Most of the respondents were of the view that given an option they would prefer to stay at home and not work, but they had to do so to meet family financial needs; many especially mentioned the need to pay for education of the children as the key reason for having to earn extra income. For instance, one mother in Rawalpindi, all of whose three children were studying—one in class 10, another in class 8, and the youngest in class 6—and also receiving private tuition, emphasised that she does not enjoy her work but she has to work for her children. Commenting that her work is hard, she said that she does it so that her children can be educated. She does not do cleaning, as she said that makes her tired and very sick. Instead, she washes clothes twice a week in one house.

A recurrent theme in the interviews was that these women were exposing themselves to tough life circumstances to provide for the education of their children. Interviews suggest that most mothers have to generate top-up income if their children are to get an education, given that the core household budget, normally based on the husband's income, was needed to pay for more basic living costs such as rent, electricity, and food. This finding reinforces existing concerns that just because low-income parents are paying for children to attend private schools, it does not mean that promoting low-fee schools for the poor is an optimal policy choice, given the extreme pressure that the cost of education places on households already struggling to meet basic needs. One mother described the vulnerability to which she feels she must expose herself on a daily basis to guarantee education for the children in these words:

My husband is not a regular government servant; he is on a casual contract and his pay is around Rs. 15,000 (US\$ 84) per month. I work across different households and make Rs. 3,000 (US\$ 17) for all the work per month. Going to people's house is not easy. It is difficult. There are male members in the house and all sorts of people are there making it unsafe for a woman. A dignified person finds it very difficult to go to somebody's house and work. So, we [the women] pray every morning that God please keep us safe and protected. The times are very unsafe, so one gets insecure. The living is so expensive that one has to go out of the house and work; otherwise no one likes to leave their home and go to somebody else's house to work in all sorts of environment. I am not happy, but I have to do this for my children in order to ensure they can get education. We have no gas here in winters. All water comes inside our house when it rains. We also have to arrange gas ourselves, which costs a good sum.

A 34-year-old mother in Rawalpindi, who had a matriculation qualification, described feeling exhausted and frustrated by the multiple jobs she has to do to educate three children. She washed clothes in one house on a weekly basis and did daily cleaning in two houses, earning a total of Rs.6,000 (US\$34) per month. Doing daily cleaning in the two houses took four hours, while on the day she also did the washing in the third house the working day was 6 to 7 hours long. Noting how securing education for children requires women to work, she said, 'My mother also used to work in people's homes for giving us education.' Her husband, who earned

a monthly salary of Rs. 10,500 (US\$ 59), was also very much in favour of educating their children, but his salary alone was not able to cover the cost.

A 30-year-old mother similarly reported that she has to wash dishes and clothes and do cleaning in two homes on a daily basis and then come back and look after her own house and also pick up and drop off children from school. Noting that her children at times have to accompany her to homes, because their school is in the evening shift, she reported that her husband works in a Cantonment in a non-permanent post and earns Rs. 12,000 (US\$ 67) per month: 'We have to pay rent, then utility bills, grocery, all in this.' A 35-year-old mother explained that she leaves her home early in the morning and returns by 5:00 pm, so that she is very tired by the time she returns home. Noting that her husband's salary was only Rs.10,000 (US\$ 56) per month, she explained that she has both her parents living with her and has to bear the cost of their expenses. Stating that she earns Rs. 6,000 (US\$ 34) in total per month after working in three homes, she noted that her mother remains sick and has to permanently rest so that she cannot assist her in house chores: 'I do my home chores also once I return in evening from work.' Although she had accepted the work load, she stated, 'Had my husband been earning well, I would never work, since I have to look after my parents also.'

Given the typically limited total monthly household income, even when including the earnings of both husband and wife, the challenge of educating children is obvious. Further, the living conditions were difficult: many respondents lived in just one-room homes. This illustrates the difficult conditions at home in which the child is meant to study after returning from school. A 35-year-old mother who had three daughters who were in education emphasised the economic challenges faced by the household: 'This is one room in total that we have. This room is our complete house. We are five members – three kids and us – husband and wife. This is our bedroom and the same is our kitchen.' In terms of their own educational levels, only one respondent reported having a matriculation certificate, and the majority were completely illiterate. The respondents recorded relative levels of independence in terms of their living arrangements and decisions about their children's education. Only four mothers said that they were living in extended families; the rest were living separately, independent of their in-laws, while only two mothers said that their husbands take a lead in making family decisions and also decisions about the children's schooling. Even in this case, it appeared to be a pragmatic choice on the part of the wife, rather than submission to male authority: 'My husband is a little educated while I am completely uneducated. About children schooling also my husband takes a lead to decide which school to go to. We want our children to gain as much education as possible,' commented one of the two mothers.

The rest of the mothers said that they take decisions jointly with their husbands about their children's schooling and that they themselves and their husbands too want their children to study. In the words of one of the mothers, 'The decisions are made by us both, my husband and myself. My elder son is going to school. I myself take decisions regarding the schooling of my children.' Another noted, 'The decision about schooling is mostly taken by me. Their father do teach them at home, but my kids also go for tuition.' Another mother, who had studied Urdu and Arabic until 8th grade before stopping her studies, explained that the main decision-making in the house is done together by her and her husband, adding that 'we have good mutual understanding'. Overall, the husband and wife relationships seemed co-operative, and there was a positive kind of dependence on husbands, expressed as 'He knows better what is good', rather than 'He does not listen', or 'I don't have a say'.

Section 4. High Demand for Education

In line with findings from other studies, the interviews illustrate an overwhelming demand among the low-income parents for good-quality education. All respondents said that both they and their husbands want their children to study. All had high aspirations and wanted them to receive as much education as possible; the majority wanted them to progress at least to intermediate level. None of the forty mothers wanted their children to be like them – uneducated and working in other people’s homes. Their hope was that through securing a modern education their children would have a better chance of getting a formal-sector job and having a better quality of life.

Further, it is important to note that religious education and modern education were equally important to them. As noted in the RISE Islamic school study in Nigeria (Bano forthcoming), all mothers said that they want both types of education for their children: modern school education and also religious education. Three dimensions of religious education were highlighted in the interviews. First of all, it was seen as being important since it is the order of the Lord and is needed in order to perform the religious rituals; secondly, Islamic education was seen to be central to a child’s moral training, which was perceived as being essential for becoming a good and disciplined human being; thirdly, Islamic knowledge was argued to teach children to respect their parents. As one mother elaborated, ‘Religious education is more important than any other education. They should know Quran’s real meaning and its essence. They should know what the religion teaches them. Our material world and hereafter is all religion.’ There was also a sense of ongoing commitment to pursuing Islamic knowledge. As one mother explained,

My daughter has completed Quran thrice and therefore now does not go to madrasa but reads through it herself every day early morning after the *fajr* prayer. My elder son is memorising the Quran. Pursuit of religious education never ends, as it helps till eternity. It is for this world and more so for the hereafter. There is nothing more important than this education. If one has nothing but religious education then he has everything. For me the most important thing in religious education is that they become good human beings. And more important than modern education is religious education because it is to benefit for the hereafter.

Most sent their children to madrasas to pursue Islamic education; others sent the children to a woman in the neighbourhood offering Islamic education; this was particularly true in the case of girls. A couple of mothers were themselves offering religious education. As one explained,

I secured my religious education from a madrasa where I undertook a course in *tarjama-tasfeer*. I do not charge any fee from the children for teaching them Quran. I teach them only in the way of making Allah happy (*fee sabi-lillah*). Children come and even women come to read Quran. I teach my own children at home but my elder one is admitted to the madrasa for securing religious knowledge because it is difficult to control them at home and to make a routine.

Another mother explained, ‘Their school does teach religious ethics but in addition my kids go to read Quran with a woman in the neighbourhood. Children must know the Quran, also they must know how to offer *salat* and moral values.’

This emphasis on religious education means that the studies of schooling and education do not take into account the time that poor children spend on their religious education and how it fits into their daily schedule. Some children memorise the full Quran. As one mother explained,

‘Education is very important. If there is no education, there is nothing. My four kids go to modern school. One of my sons is memorising the Quran from Iqra School. He has only one para (chapter) left. After he is done, I will put him also in the regular modern school. Both religious and modern education is important.’ Another mother described her son’s daily routine: ‘My son is ten years old and is going to a madrasa as well as modern school. He leaves for school at 8:00am in the morning, comes back at 2:30pm and then goes to madrasa and then comes back and by 4:00pm goes to tuition.’

However, this education is not free of cost, and actual costs can vary depending on whether the child is going to the mosque to get lessons or the family is paying for an imam to provide home tuition. As one mother explained, ‘I will not prefer any imam or Islamic teacher coming to my house for teaching because then they charge a bit too much fee. So I will prefer my child to go to a *jamia* and take lessons.’ This suggests that studies that consider only the investment that parents make in low-fee private schools ignore not just the investment that they also make in low-fee tuition provision, as we will see later in this paper, but also the costs that they incur in securing religious education for their child. Further, given that attending religious education classes is part of the daily routine, it does raise the question of why this platform is not used or considered in strengthening the modern learning process. Historically, as documented in the case of Islamic schools in Kano, all the education (religious and modern) took place at these madrasa platforms in pre-colonial Muslim societies (Bano forthcoming).

This heavy emphasis on Islamic education did not mean that parents did not equally emphasise the value of modern education; instead, consistently, equal emphasis was placed on the pursuit of both types of knowledge. In the case of modern education, the explanation, however, was simple: it is required in order to secure a good job. The emphasis placed on degree completion and securing a good formal-sector job, instead of being focused on the quality of learning, which is recorded in many contexts, was also equally prevalent here. While the focus on religious education was multi-dimensional and linked to moral training, modern education was equated mainly with securing a job. This did not make it less important than Islamic education, because, while being concerned about their religious beliefs and moral character, parents were equally keen for their children to excel and not live the kind of lives they themselves have lived. Consequently, many mothers expressed a desire for schools which could combine modern and Islamic education under one roof; but the few private-school chains offering such a mix were financially out of their reach. A few mothers mentioned the Iqra Model School chain as a desirable model: it does precisely this by making the child memorise the Quran while also covering regular subjects. As one mother explained,

I do not spend anything on my clothes or shoes. The homes I go for work, they give me clothes and that is only what I wear. I want my kids to study and be accomplished. I want to send my children to better schools but we could not afford. I wanted to send my second son and my daughter to Iqra School but their admission fee alone is Rs. 25,000 (US\$ 140) per child and the monthly tuition fee is Rs. 1800 (US\$ 10), which I could not afford.

Noting that two children in her community were attending Iqra School, she mentioned that they are memorising the holy book and know everything about the religion, while also excelling in modern subjects: ‘They are very good. From grade 5th onwards Iqra School focuses more heavily on modern subjects while primarily focusing on religious subjects prior to that. I compare my kids with these two kids but then I have no choice.’ Another mother explained,

My preference was to have my daughter admitted to an Islamic institute of *Dawat-e-Islami* on 6th Road in Rawalpindi, but then their fee was so very high. I even went to get their admission forms but then because of the high fee I could not get my daughter into it. It is a very nice and popular institute. They teach the regular courses and also the religious subjects. I really wanted my daughter to seek good religious education along with the regular education. I want my children to study and I want my elder son to study and become an army man. I am really making him work in that direction.

Section 5. Gender Balance

The interviews with the women also suggest that there was no difference in terms of gender when it came to pursuing education for their children. The respondents' answers suggested growing recognition of the importance of female education, at least among the low-income parents, in urban areas of Pakistan. All mothers said that they do not differentiate between a son and a daughter. One mother added that in fact she will provide more education for her daughter than for a son, because the daughter will have to live in her in-laws' house after marriage and there she will be better able to protect herself if she is educated. All mothers said they pursue the same learning options for boys and for girls.

One mother who had four daughters explained, 'The modern education is very important. I don't even have a son. I desire my daughters to excel and at least do 12 or 14 classes and be something in life and have a good permanent job.' Another mother emphasised the role of a good neighbourhood environment for encouraging girls to study:

There is a difference between education of sons and daughters. Girls must be given more education and their future must be made brighter. Girls have to get married and go to the other house and there they are usually not treated well. If they are qualified and nicely educated then they can be independent and have a better standing. If women are educated well then they can even contribute more towards the family since she is the one [at] home and man of the house is always out earning and cannot spend more time in house. Education is important for everything even for talking good. In my neighbourhood, children are fond of reading and studying. Girls here have at least done matric and then been working as tailor before they get married. So this neighbourhood has a positive environment. Children look at each other and get influenced to read and study. I know stitching and I am also planning to teach other girls stitching. They can come to my house and learn to stitch. If I stitch clothes for somebody then I do charge for it. I visit the schools of my children to see their performance. I also visit their madrasa.

One mother commented, 'My daughter is yet to start school. I make no difference between my son and my daughter regarding education. I will put my daughter in the same school as where my son is going. My son is going to a private school. I will keep them both together in whichever school I choose.' Another one explained, 'I make no difference between my sons and daughters for education. In fact, I feel girls must be educated more and better. They even perform better than boys. Girls are more hard working. All my boys are good at studying even though generally boys don't perform well in education. Girls do better so they must be given more opportunity. We are working so our children get maximum education. Education is very important for both boys and girls.' Another mother stated, 'No I do not make any difference between my daughters and sons in education. I am very happy when all my children (sons and daughters) acquire same kind of education.'

Section 6. School Selection and Monitoring Learning

In terms of school selection, fees were mentioned as one of the key criteria, and this meant that government schools were the preferred choice. Proximity to home was also mentioned as a key factor, and lack of a decent government school in the immediate community was identified, in some cases, as resulting in the admission of a student to a private school. Overall, there was a clear preference in favour of a government school if it was available, due to its being free. It is, however, important to recognise here that almost all mothers recognised that the teaching provided in high-fee-charging private schools is superior to what was on offer in government schools. Given their inability to access these high-end private schools, however, they preferred government schools over low-fee private schools. Given their limited financial means these low-fee private schools were also out of reach, or put serious strain on their household budget, while the difference in quality between the education they offered and the one available in government schools was not clear cut. The fee for a place at a low-fee private school reportedly varied between Rs. 1,000 (US\$ 6) and Rs. 1,800 (US\$ 10) per child per month, which would be a major strain on the monthly household budget (as reported in section 3, these households on the average had a total combined monthly income of between US\$80 to US\$100). There was an understanding that young children, below five years of age, were normally admitted to private schools because the government schools do not admit children below five or six years of age. Once the children reached the right age, all mothers reported preferring to transfer them to government schools in the vicinity. As one mother explained, 'It's a Christian school. I have put my son here because it is close to my house. It is a little expensive but it is easy for me to go drop him myself and then pick him myself. Picking and dropping from school is a major issue otherwise I would have put him in a good government school wherever it might have been. This modern school education is very important for finding a good job and doing something in life.' Twenty per cent of the respondents, currently had children in this category.

There was also a stated commitment to securing good-quality education for their children if possible. As one mother explained, 'I have chosen a school for my children which is close to my house, is government owned and offers good education. If there is a government school which is far but is better than the current one, I will definitely send my children there even though it might be far. I will do whatever possible according to my capacity to make my children have good education. I am happy with the quality of education in their school.' Another mother explained how the private school she had chosen is good and also it is very close to her house: 'If I had a better school, I would have surely sent my child there even if it was far. I am satisfied with this school and also my son is happy with it. He has never complained about anything regarding school.' The women also did report some level of engagement with the school to monitor student performance. As one mother noted, 'In school we go every month to check about the progress of our children. Children are naughty especially the elder son so we have to keep getting feedback on him. My children listen more to their father. I also scare them and make them sit and study. They do sit and study. There should be no physical abuse of the children. They must write the problem of the child in the diary for parents to know.' As recorded in existing studies, distance from school did affect decisions on school selection.

The unaffordability of private schools was mentioned by one mother in these words:

We have limited resources and will be able to teach children only for limited number of years or as far as the government schooling and education system will take them.

We cannot afford private education; otherwise we would have put our children in that. We work hard for our children. Our husbands work so our homes are running and we work so that we can provide education to our children with this extra that we earn. This is how our system is running. Everything is so expensive. I am all right with the quality of education in the school. What else can we do anyways! We do not have many choices like the rich. We have to stick to the government sector schooling which does not have much choice. The children are going to school, which is sufficient for us and they are studying at least that is sufficient for us at this stage. Though the results are not very positive. But this is all we can manage so it is all right. I am okay with it and children are also okay with this and they do not complain. They are okay with their school.

One mother reported having moved children from private to government school due to the fee burden: 'All children are going to government schools. Before, they were going to private but now they are in government. I am satisfied with the government school because private schooling is so expensive. The fee is so high. Children are also satisfied with their government school.' Another stated, 'I have chosen the government school for my child since the fee structure is comparatively low. The private sector education is very expensive. This government school is better than the other government schools in the vicinity. My child does not like to study. He does not show dissatisfaction with the school but just say that I do not want to study more. I will just do grade 3 and leave school.' Another mother, whose eldest son was in grade 8, said, 'My eldest initially was going to private school. Now all three are going to a government school. We cannot afford private. I placed my son in private school initially so that he has a strong base and then it is easy for him to carry on. I have only one room as my complete home. It is not possible to teach and train my kids here in this environment.' She emphasised that if she had a proper house she would have been able to raise her kids differently, since she herself had studied until matriculation. She explained how she lived in a joint family system with four of her husband's brothers and their families. Emphasising the challenge of finances, she stated, 'Whatever we earn, my husband and myself, is for ourselves but even then it is not enough. I do not draw any difference between the education of sons and daughters. I have kept them equal.'

Another mother also emphasised this point, saying that government schools do not admit children before the age of 6, so she had to send her daughter to a private school: 'There schooling is very good, but fee is very high. I find their schooling good because they cover everything – English, Urdu, etc. They make a good base of a child and then it is easy for the child to grow and perform well in a government school later when he is moved.' Explaining the decision to place her child in a private school, another mother raised the same point: 'The fee initially was Rs. 1,000 (US\$ 6) per month but now they have increased. My husband earns around Rs. 10,000 (US\$ 56) to Rs. 12,000 (US\$ 67) so the fee is a big burden. We had to rely on private school as government schools don't admit children below 7 years of age. I will move my child to government school as soon as he attains proper age.'

Interviews show that some children from the same families went to different schools, when one school could not cater to all classes or needs. As one mother explained, 'All my four children are going to separate schools according to their classes. The first three are going to government schools whereas the last one is in private school.' In terms of quality of education, there was overall a sense of acceptance that whatever is being secured is good enough, given that 'we cannot afford anything better yet'. Mothers seemed to have three main criteria for assessing quality of schooling: children achieve good marks in exams; schools are operating and keeping children busy; children are overall happy being in the school. Being uneducated

themselves, mothers were unable to assess quality in terms of actual learning outcomes. As one mother explained, 'I am satisfied with the level of school my child is attending. My child is happy also.' Another mother explained,

I assess by the remarks of children about their school. The children update us on everything that they have done in school and then I can see that they have covered quite a lot of things. Children tell us everything. I have chosen schools for my children because we had heard about them from many. Schools are satisfactory. My children communicate with me about all activities and this is how I assess how my children are performing and how the school is delivering. The education has advanced from our times. Like for example, we were introduced to colours in class 5 whereas now they introduce colours in prep class. So the education is much advanced from our times and also difficult.

Another mother voiced similar views: 'I am happy with the school of my child. Teachers say he is performing very well. My son is also very happy with his school. He knows his class-work and then he does his homework also. He completes the answers himself at home so I realise that his school is good and makes him do his work.' A few mothers, in addition, also seemed to review work done in the class.

One mother reported,

I have studied till class 3. My one daughter is in class 7th currently and the other in class 5th. I have chosen the school for my kids because it's a government school and is good. All our children and neighbours study in the same school. I am satisfied with the schooling of my children. My daughters are studying well. When they come home I ask them to show me their books and I see how they have done in their books and they do well.

One mother said that she knows the school of her children since she herself had also studied at the same school where her children are now going. Overall, the mothers were satisfied with the school their children were attending. They were satisfied with whatever they could afford. One mother mentioned visiting the school to monitor quality: 'I have studied in the same school where my children also go so I know this school and am satisfied with the school. Whatever they are taught in schools is all right. I visit the school very regularly, I meet teachers also. When children perform well in exams and memorise things then I know they are learning good things in school. At my time it was Urdu medium, now it is English medium and everything is in English.' Another mother similarly noted, 'I do visit the school of my children to see how they are performing. I talk to their teachers also if possible. My husband personally goes to attend the parent teacher meeting at school whenever it is conducted. My children are good at studies and do not misbehave. I would love to make my children go to big known schools but then we cannot afford it.'

Section 7. Private Tuition Identified as the Key Input for Improved Learning

When talking about their children's learning, all the respondents noted the role of private tuition, as the majority of the mothers, being uneducated, said they are unable to support the child's learning themselves. It is important to note here that they assessed learning as being satisfactory as long as the child was managing to complete his or her homework to a level where the school teacher was not raising objections, and more importantly in terms of the ability to pass the exams and transition to the next grade. But even to attain this basic level of

learning, they noted being entirely reliant on the low-fee tuition providers. This held true for respondents whether their children were attending a government school or a private school. All mothers reported placing their children with private tutors; some even mentioned sending children not yet enrolled in school to private tutors, so that they will be better prepared to cope when they begin school. While being illiterate was noted as a main reason for this dependence, three other factors were also identified: first, as working mothers, these women do not have time to devote to the children, as they work in other houses in addition to taking care of their own house; secondly, there was a concern about changing societal attitudes whereby the children do not listen to the elders, making it difficult for a mother to make a child sit with a book for more than 20 minutes; thirdly, there was also a reference to household conditions in which the older siblings cannot help as they have to do their own homework.

These themes kept recurring throughout the interviews. While noting that her children have from their very early years received private tuition, one mother explained, 'I cannot help my children because I am uneducated. There is no one at home to help them do their home-work.' Another mother stated, 'I am completely uneducated and thus cannot help the children cope with school work.' However, even those who have had some years of education or have husbands who had basic education reported being reliant on the low-fee tuition providers. In the words of one mother, 'With the homework my son brings home, I help him and also my husband helps him. But he still needs to go for tuition every evening as the support we can provide him is not enough.' Another respondent said, 'At prep level also there is need of tuition because my son brings homework and it is not only play and activities but actual work.' Elaborating on this, she explained, 'The first level in school is nursery and then comes prep. My child has not gone to nursery. He has directly been put in prep because he went to school late in age. After prep is class 1. Because he has skipped the first level therefore also there was need for him to get tuition at this initial level.' Another mother explained the need for engaging tuition providers in this way: 'The homework they bring home, I cannot help them with it at all. Their father can but he has no time so children go for tuition. During exams their father does give them some time for exam preparation.' Noting both illiteracy and lack of time as relevant issues, another mother explained, 'I cannot help my kids do homework because I myself am not educated and also because I have no time. My kids go for tuition. They come from tuition and then they study at home also. Tuition is important because of homework and also because of exam preparations.' Another mother explained, 'I can help my child in Urdu language since I know a bit but for the rest they have to go for tuition.' She added, 'The tutor is good, she does good work on children. She gives sufficient time and makes the children complete their homework and also the results have improved.' Highlighting her concern for the children's performance, she added, 'Whoever teaches well, I will take my children to that tutor.'

In terms of the duration of the daily tuition sessions, and their place within the child's daily schedule, mothers reported most low-fee tuition providers offering on average two hours of tuition per day, but three to four hours in some cases. Tuition normally took place in the afternoon, after the child returned from school. Most children went for Islamic education in a neighbourhood madrasa or mosque after coming from school and then proceeded to attend a lesson with the low-fee tuition provider, normally between 4:00 and 6:00pm. As one mother explained, 'After coming from school, between 2:30 pm to 4:30 pm they go to madrasa and after that they go for tuition. It is a hectic routine for children and therefore all their other activities are planned over the weekend only.'

The reported tuition fees varied depending on the area, and most were paying fees in the range of Rs. 500 (US\$ 2.79) to Rs. 3,000 (US\$ 17). Overall, these sessions were putting an additional burden on the already stretched family budget. As one mother explained,

I am not educated so I cannot help my children with homework. I cannot even afford tuition for all four children due to limited resources. The elder children are now in higher classes so they manage their own homework and the younger is going for tuition, which is expensive. Tuition charges vary depending upon number of subjects. We are doing our best for our children and now our children also have to perform to the best of their abilities and show good results. They also have to work hard and deliver results.

Another mother noted the financial pressure in these words: ‘My husband is not good at English so my children have to take tuition. The tutor that we engaged was asking for Rs. 2,000 (US\$ 11) per month. Duration of tuition is two hours and is close to my house. I cannot send my child for tuition if the tutor is far since we do not have a car or a bike so I cannot have someone pick up and drop off my child.’

Given that a range of tuition providers were available in both the neighbourhoods under study, the selection of a particular tuition provider seemed to be influenced largely by the same factors as those that influence school selection: distance from home, reputation assessed by the number of other people in the neighbourhood using that provider, and the exam results that the tutor gets the children to achieve. Concessions on fees were, however, also identified as an influencing factor. One mother who had two daughters going to a tuition provider explained, ‘The tutor is good. I am satisfied and the children are satisfied also. The tutor is close to my house, is cheaper than others and gives me concession. Therefore I have opted for this one. Her fee is Rs. 3,000 (US\$ 1.68) for one child but to me she charges Rs 2,500 (US\$ 14) for each child. She is very good at teaching. Even if there is another tutor, I will retain the same current tutor because she is good and also because I have trust in her.’ One mother who had a few years of education reported, ‘I teach my youngest one. I also help my other children little bit but not much since I find no time and then the children also do not concentrate on work with parents. They perform better with tutors during the tuition time. Tuition helps the child perform better at school.’ Another mother reported that she gets a concession on the fee so that she pays Rs.500 (US\$ 2.79) instead of the standard fee of Rs. 700 (US\$ 3.91). She noted knowing the tutor for a long time and being ‘happy with her’. Elaborating that she is a good tutor, this mother added, ‘I do not intend to change the tutor. She is a good tutor. During exams, she calls students twice and makes them prepare well for examination.’ Sometimes, however, actively advertising through word of mouth or through making personal calls at home also helped mothers to choose a tutor. Concerning her children’s tutor, one of the mothers noted, ‘She teaches well. The tutor herself approached and called us to market herself and then I opted for her. My son has started tuition recently. I like the tutor but I am still analysing her. Once my son sits for exam and performs then I will be able to determine the real performance of the tutor.’

Being illiterate, the mothers were unable to use any objective measures to assess the quality of learning offered by a tuition provider, except by observing student performance in exams. In addition, the reputation that the provider had in the community and the child’s own reported satisfaction with the provider were the two main criteria that shaped a mother’s choice of a particular provider and the decision to continue with them over time. Explaining that there are two or three tutors in her locality, one mother said, ‘I have opted for a provider who teaches well and better than the rest. If I find a better tutor than this one, I will surely take my children

to her. I am not currently looking for any other tutor but if I get to find a better tutor, I will surely switch to that one.’ All mothers shared the view that they assess the quality of the tutor’s services by seeing how well the child performs in annual exams. As one mother noted, ‘I am completely uneducated so I cannot assist my children do the homework they bring. They go for tuition and the tutor is in the local vicinity where we live. She is reputed to be very good and better than others and therefore I have chosen her. If I see she is not performing well, I will take my children to another tutor.’

Another placed similar emphasis on her child’s performance in exams as being key to monitoring a tutor’s performance: ‘I never check the books and homework of my child. I only check the results in exams at school and then I analyse the performance of the tutor. The tutor has a major effect on the result of the child.’ Noting that she is not very happy with the current tutor she has engaged for her children, this respondent added, ‘She (the tutor) gives too many off days so I want to change this tutor. I am looking for another one but as yet there is no alternative available in my area. There is one good tutor available but at Rs. 3,000 (US\$ 16.79) per month per child, her fee is too high. If she gives me concession then I will move my child to her.’ Explaining that the tutors charge according to the area, she commented, ‘This is good area so tutors charge so high otherwise if you live in *kacchi basti* (slums) or poorer areas then even good tutors charge more reasonable fee such as Rs. 500 (US\$ 2.79) a month for a child. But we live in this quarter in an expensive area, we have to choose from tuition providers who charge much higher rates.’ The complete dependence of these mothers on the tuition providers was also evident in the fact that the majority reported keeping a tutor engaged even if they were low-performing, ‘My husband and myself both are totally uneducated. To find a tutor in my area is very difficult. I cannot send them very far for tuition since we have no mode of transportation. The tutor, for my daughters, is also doing a degree at the university and thus pays very little attention to the students. I want to change her but currently there is no choice.’

Conclusion

Interviews with domestic workers, who, as recorded in this paper, are in the poorest segment of the population, show that low-income parents are heavily reliant on low-fee tuition providers to ensure that their child can complete the primary education cycle. The results do not record any noticeable variation in findings across the two fieldwork sites expect that most of the respondents who reported having limited choice among low-fee providers available in their immediate area were based in Bari Imam. This is understandable given that Bari Imam represents a low-income neighbourhood in the outskirts of Islamabad while respondents in Rawalpindi were based in more affluent residential areas thus increasing the availability of tuition providers. Being largely illiterate, poor parents need these providers to make their child do the daily homework in order to be able to cope with the demands of the school and to prepare the child for the end-of-year exams. As reported above, this heavy dependence on the tuition providers adds a heavy financial burden to the already stretched family budget; this is especially the case if the child is also attending a low-fee private school in the morning. This suggests that we need to include low-fee tuition provision in policy debates on how to fix the current learning crisis in developing countries. The international development agencies have in recent years encouraged governments in developing countries to start to engage with low-fee private schools, as they are seen to be capable of offering relatively better-quality education to the poor than that provided by the state schools. But, given that poor children in the state schools as well as in low-fee private schools are dependent on low-fee tuition providers to make everyday learning gains, there is an argument for using state funds to strengthen the latter, as investing in them would help the children attending state schools as well as those attending low-fee private schools. Overall, the findings in this paper suggest that the once-prevalent

concern within the international development community about the low demand for good-quality education among the poor, which led these agencies to invest in major community awareness and mobilisation programmes, is less relevant today. As this paper has shown even the poorest parents in the urban centers in developing countries, such as the female domestic workers, want good education for their children and make dedicated efforts to mobilise additional resources to pay for it: most mothers reported doing domestic work mainly to pay for the education of their children. The paper has also shown that gender bias in education preference seems to be fading, even among poor families, with parents placing equal emphasis on educating girls and boys. Similarly, there appears to be more autonomy exercised by women within the low-income households than has previously been recognised: education decisions in most households were reported as being jointly made, whereby mothers felt they had an equal say in making the decision.

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