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# REACHING THE POOR

## The 'costs' of sending children to school

*a six country comparative study*



*Synthesis report*

*by Siobhan Boyle, Andy Brock, John Mace & Mo Sibbons*

*August 2002*

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## Contents

Acknowledgments	i	<b>4 Methodology and Sample</b>	25
Abbreviations	viii	<b>Characteristics</b>	
Abstract	ix	4.1 Selection of Research Countries	25
		4.2 Selection of Research Groups	25
<b>1 Report Summary</b>	1	4.3 Selection of Research Sites	26
1.1 Key Outcomes	1	4.4 Wealth Ranking	26
1.2 Summary of Synthesis Report	2	4.5 Selection of Research Households	26
1.2.1 Valuation of Education	2	4.6 Selection of Participatory	27
1.2.2 Quality of Education	3	Approaches Groups (PAGs)	
1.2.3 Household Incomes and Expenditures	3	4.7 Community Triangulation	27
1.2.4 Education Costs	4	4.8 Feedback to Communities	27
1.2.5 Willingness and Ability to Pay	5	4.9 Country Seminars	27
1.2.6 Household Sacrifices	5	4.10 Methodology	27
1.2.7 Equity Issues	6	4.11 Bangladesh	28
1.2.8 Conclusion and Policy Responses	8	4.11.1 Selected Sample, Characteristics	28
		4.11.2 Primary Activities of Household Heads	29
<b>2 Introduction</b>	10	4.11.3 School Attendance	29
2.1 The Research Question/Study Objectives	11	4.12 Nepal	30
2.2 Outline of the report	12	4.12.1 Nepal Selected Sample Characteristics	31
		4.12.2 Primary Activities of Household Heads	32
<b>3 Cost Sharing in Education: Concepts and Issues</b>	13	4.12.3 School Attendance	32
3.1 Introduction	13	4.13 Uganda	33
3.2 The Meaning of Cost Sharing	13	4.13.1 Uganda Selected Sample Characteristics	35
3.2.1 The Basic Theory	15	4.13.2 Primary Activities of Household Heads	35
3.3 The Ability and Willingness to Pay for Education	16	4.13.3 School Attendance	35
3.3.1 Ability to Pay	16	4.14 Zambia	37
3.3.2 Willingness to Pay	17	4.14.1 Zambia Selected Sample Characteristics	38
3.4 Equity, Poverty and Gender	19	4.14.2 Primary Activities of Household Heads	39
3.4.1 Defining Equity	19	4.14.3 School Attendance	39
3.4.2 Equity and Equality	20	4.15 Kenya	40
3.4.3 Poverty	21	4.16 Sri Lanka	43
3.4.4 Gender	23		
3.4.5 Other Equity Concerns	24		

## Contents - Continued

<b>5 Discussion of Findings</b>	<b>45</b>	5.6.2 Cost as a Barrier to Education	76
5.1 Introduction	45	5.6.3 Household Direct and Indirect Costs of Schooling	79
5.2 Value and Benefits of Education	45	5.6.4 Seasonality of Household Incomes and Education Costs	85
5.2.1 Household Perceptions on the Value of Education	45	5.6.5 The 'Unexpected' Costs of Schooling	87
(i) Value of Education	45	5.6.6 Monetary vs Non-monetary Payments	88
(ii) Gendered Perceptions	46	5.6.7 Summary	88
(iii) Childrens Perceptions	48	5.7 The Ability and Willingness to Pay for Education	89
(iv) Changing Attitudes	48	5.8 Household Sacrifices	92
5.2.2 Benefits of Education	50	5.8.1 Introduction	92
5.2.3 Value and Benefits of Education vs Participation	54	5.8.2 Background	94
5.3 Constraints to Access and Barriers to Education	55	5.8.3 Household/Individual Benefits	95
5.3.1 The Effect of Poor Quality as a Barrier to Education	55	5.8.4 The Findings	95
5.3.2 Reasons for Never Attending School	57	5.8.5 Current Sacrifices Made for Education	96
5.3.3 Other Reasons for Poor Attendance and Leaving School	58	5.8.6 Responses to a Drop in the Costs of Education	97
5.3.4 Impact of Social Reproductive Activities on Education Access	60	5.8.7 Responses to a Rise in the Costs of Education	99
5.3.5 Summary	61	5.8.8 Sacrifices of Household Assets	100
5.4 Quality of Education	62	5.8.9 Other Issues	100
5.4.1 Introduction	62	5.9 Equity Issues	102
5.4.2 Perceptions of Quality	62	5.9.1 Poverty	102
5.4.3 Quality of Education as a Determinant of Demand	68	5.9.2 Local Perceptions of Poverty	103
5.5 Income and Expenditure	70	5.9.3 Poverty, Gender and Government Legislation	104
5.5.1 Expenditures on Education as a Proportion of Household Expenditures	71	5.9.4 Ethnicity	105
5.5.2 Income and Expenditure by Country	72	5.9.5 Orphans and HIV/AIDS	106
5.5.3 Summary	75	5.9.6 Gender and Access to Education	107
5.6 The Costs of Education	76	5.9.7 Enrolment Rates	108
5.6.1 Introduction	76	5.9.8 Reasons for Fewer Girls Attending: Gendered Perceptions	110
		5.9.9 Gender Differences in Outcomes	111

**Contents - Continued**

<b>6 Policy Issues</b>	116	5.2: In your View Has Education Always been Equally Important for Boys and Girls (% of respondents) ?	49
6.1 Quality as Well as Quantity	116	5.3: Reasons for Changes in Attitudes (all Respondents)	49
6.2 Diverse Contexts, Diverse Policies	117	5.4: Would You Change School and why?	56
6.3 Intra Household Diversity	119	5.5: Why Would You Not Change School?	56
6.4 Local Decision Making, Accountability and Transparency	120	5.6: What are the Problems with the School	56
6.5 Summary	121	5.7: Out of School in the Last Month?	58
<b>Tables</b>		5.8: Health and School Fees as Reasons for Non-attendance in the Last Month (as % of All Reasons for Non-attendance)	59
4.1: Characteristics of Households Sampled: Bangladesh	28	5.9: What is the Main Reason for Pupils to Leave School?	59
4.2: Main Activities of Respondent Household Heads by Gender %	29	5.10: The Effect of Water Collection on Children's Education	60
4.3: Primary School Attendance %	29	5.11: The Effect of Fuel Collection on Children's Education	61
4.4: Secondary School Attendance %	30	5.12: Existence of Good Quality School	63
4.5: District Level Indicators	30	5.13: Characteristics of a Good Quality School (%)	65
4.6: Characteristics of Households Sampled: Nepal (Absolute numbers)	31	5.14: Sources of Income (%)	70
4.7: Main Activities of Respondent Household Heads by Gender %	32	5.15: Household Expenditure Pattern (%)	71
4.8: Primary School Attendance %	32	5.16: Uganda: Income Index	73
4.9: Secondary School Attendance %	33	5.17: Main Barriers to Education	77
4.10: District Level Indicators	33	5.18: Per Student Household Spending on Education	81
4.11: Characteristics of Households Sampled: Uganda	35	5.19: Spending on Secondary Education as a Factor of Spending on Primary Education	82
4.12: Main Activities of Respondent Household Heads by Gender %	35	5.20: Types of Non-monetary Payments made by Children and/or Parents	89
4.13: Primary School Attendance %	36	5.21: Parental Willingness to Work Harder	90
4.14: Secondary School Attendance %	36		
4.15: Characteristics of Households Sampled: Zambia	38		
4.16: Main Activities of Respondent Household Heads by Gender %	39		
4.17: Primary School Attendance %	39		
4.18: Secondary School Attendance %	40		
5.1: Importance of Primary and Secondary Education (% of Respondents)	46		

## Contents - Continued

---

5.22: Spending on Social Functions as a Factor of HH Spending on Education	94	<b>Figures</b>	
5.23: Sacrifices/Responses Made to Meet Costs of Social Expenditures (%)	94	3.1: Cost Sharing Theory	15
5.24: Responses Categorised as Investment/Consumption	98	3.2: Effect of Subsidies	16
5.25: % Respondents Identifying Basic Needs (Food, Health, Clothing, Shelter)	98	3.3: Demand for Education	18
5.26: Another Child Can be Sent to School	98	4.1: Historical Time Line for Kapsinendet Village	42
5.27: Bangladesh Primary Scholarship Examination, 1999	103	5.1: Household Benefits	52
5.28: Local Perceptions of Poverty	104	5.2: Individual Benefits	53
5.29: Gross Enrolment Rates for the Six Study Countries, 1990 and 1995	108	5.3: Existence of Good Quality Schools	64
5.30: Uganda Net Enrolment Rates	109	5.4: Proportion of Household Expenditure Spent on Education	72
5.31: Currently Attending School: All Respondents to SSI: % of School Age Children from Respondent Households Attending School	109	5.5: Expenditure/Income Patterns	74
5.32: Nepal School Leaving Certificate Results 1995	114	5.6: Household Composition of Primary and Secondary Education Costs	84
		5.7: Seasonal Calendar Kenya – Kapsinendet village	86
		5.8: Seasonal Attendance, Bangladesh	87
		5.9: Demand for Education	91
		5.10: Drop-out Patterns, Sri Lanka	112
		<b>References</b>	123

## Abbreviations

Abbreviation	Meaning	Abbreviation	Meaning
AIDS	<i>Acquired Immuno-deficiency Syndrome</i>	MOES	<i>Ministry of Education and Science</i>
ARC	<i>AIDS Related Condition</i>	NEP	<i>North and East Province</i>
ARI	<i>AIDS Related Infection</i>	NER	<i>Net Enrolment Rate</i>
BBS	<i>Bangladesh Bureau of Statistics</i>	NGO	<i>Non-Government Organisation</i>
CEC	<i>Cambridge Education Consultants</i>	NORAD	<i>Norwegian Government Development Aid</i>
CSO	<i>Civil Society Organisation</i>	OECD	<i>Organisation of Economic Cooperation and Development</i>
DAC	<i>Development Assistance Committee</i>	PA	<i>Participatory Appraisal</i>
DEO	<i>District Education Officer</i>	PAGs	<i>Participatory Approaches Groups</i>
DFID	<i>Department for International Development</i>	PO	<i>Poorest Off</i>
EFA	<i>Education For All</i>	PRS	<i>Poverty Reduction Strategy</i>
FGD	<i>Focus Group Discussion</i>	PRSP	<i>Poverty Reduction Strategy Paper</i>
FH	<i>Female Headed</i>	PTA	<i>Parent Teacher Association</i>
GCE AL	<i>General Certificate of Education, A<sup>1</sup> level</i>	Rs	<i>Rupees</i>
GDP	<i>Gross Domestic Product</i>	SBO	<i>Slightly Better Off</i>
GER	<i>Gross Enrolment Rate</i>	SCF	<i>Save the Children Fund (UK and Northern Ireland)</i>
GOSL	<i>Government of Sri Lanka</i>	SHH	<i>Single Headed Household</i>
GOU	<i>Government of Uganda</i>	SSI	<i>Semi-Structured Interview</i>
HDI	<i>Human Development Index</i>	STD	<i>Sexually Transmitted Disease</i>
HIV	<i>Human Immuno Deficiency Virus</i>	TLM	<i>Teaching and Learning Material</i>
HHs	<i>Households</i>	ULIE	<i>University of London, Institute of Education</i>
HSH	<i>Household with Spouse and Head</i>	UN	<i>United Nations</i>
IDT	<i>International Development Targets</i>	UNICEF	<i>United Nations Children's Fund</i>
IMF	<i>International Monetary Fund</i>	UPE	<i>Universal Primary Education</i>
IPRSP	<i>Interim Poverty Reduction Strategy Paper</i>	Ush	<i>Ugandan Shillings</i>
K	<i>Zimbabwean Kwacha</i>	VDC	<i>Village Development Committee</i>
Ksh	<i>Kenyan Shillings</i>	WB	<i>World Bank</i>
LSMS	<i>Living Standard Measurement Studies</i>	WID	<i>Women in Development</i>
MDGs	<i>Millennium Development Goals</i>		
MH	<i>Male Headed</i>		



## Abstract

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This comparative research study focuses on the main barriers to education for the poorest households in Bangladesh, Nepal, Sri Lanka, Kenya, Uganda and Zambia. Although the study set out primarily to look at the burden of education costs on the poorest households very rich data on other barriers to education (e.g. physical access, quality of education, vulnerability/poverty, and health,) have been gathered and are discussed. The study looks at what motivates parents to send their children to school (and keep them there) through their perceptions of the quality and value of education. Illuminating views concerning the barriers, the quality and value of education from out of school children and children in school are also presented.

The study shows that for all groups in our sample (the poorest and slightly better off) the costs (monetary and non-monetary) of education are a great burden on the households and act as a significant barrier to education. There are a plethora of charges associated with schooling (direct and indirect). Even where education is nominally free, charges at schools are often levied under another name – development funds, contributions etc. The extent of the burden of costs is obvious when spending on education as a proportion of discretionary household expenditure is looked at. In Uganda and Zambia the proportion is 33%, Bangladesh 32%, and Nepal 17%. Where optional policies operate – e.g. school uniform not being mandatory – peer pressure or unpublished school policies may add to the burdens of costs for poor families. In Uganda and Zambia a substantial part of reported costs were for uniforms – these are not compulsory, but many schools still insist on them. For the poorest households the indirect costs are also considerable, with seasonal variations relating to the demand for labour. This seasonal cycle of opportunity costs impact on attendance patterns, which in turn influence permanent premature removal from school.

One of the clearest threads running through the reports of all study countries is the strong sense that the poorest income groups are making very sophisticated choices about schooling their children. These choices are based on assessments of the quality of education available, value for money, and investment potential. While there is often a tendency to dismiss the poorest as either blind followers or recalcitrant laggards, (an often quoted phrase being the poorest are “unaware of the importance of education”), our study indicates that neither stereotype is appropriate. There is a notable willingness amongst the poorest to pay (though ability is often limited or non-existent), and to make sacrifices for, what they perceive to be good quality education.

However, the study brings no surprises when it reveals that teachers, parents and pupils all have different views on what constitutes quality in schooling. Quality is seen predominantly by parents in terms of the availability and competencies of teachers. From the perspective of the children, the issue of quality is intimately related to violence in school – for boys, largely corporal punishment, for girls, mainly sexual harassment.

## Abstract

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Frequent examples, especially in the African countries, are given of beatings and intimidation which affect children's motivation to attend school. Sexual abuse by teachers and fellow pupils sometimes resulting in unwanted pregnancies and forced drop out are common problems for girls. Whilst parents and teachers played down the seriousness of these issues, children emphasised them.

While these findings about perceptions of quality may not be new, they do make one point very clear – education policies which seek to address issues of access, attendance and completion must address the quality of the service being offered if they are to ensure sustainable demand, not just temporary surges in interest.

Gender inequality also acts as a considerable barrier to education in the countries studied. Cultural and societal norms determine what a girl or a boy should or should not do at various ages, and, for both, these norms affect their demand for schooling. In general, it is the girl who is most affected, and from an early age. The expectation of household productive engagement (water and fuel collection, younger sibling care, and general domestic tasks) affect a girl's attendance at school and her ability to undertake extra-curricular activities or out of school studies. Later, in those populations where the practice is still a normal *'rite of passage'*, circumcision results in girls dropping from school; unwanted pregnancies are an unfortunate reason for many girls to cease their schooling, particularly in the African countries in the study. Early marriage persists as an influence on girls schooling, but this has a greater influence in the Subcontinent countries. For boys, and again variably, productive activities might reduce their demand for schooling, although this may be seasonal rather than permanent. This fluctuating demand affects academic performance, which in turn influences whether a boy will continue with his studies (this is also a factor for girls, but the causes of their academic *'failure'* are different). Interestingly, in most locations parents claimed not to distinguish between the sexes of their children in whether they supported their schooling or not. Their children had a different perception, though, both boys and girls noting that their parents were more supportive of boys.

Ill-health acts as another barrier to education and causes many children to miss school. The study shows that in three of the four main study countries health was the reason children were out of school in the month prior to the fieldwork. The reduction in contact time further exacerbates a poor record on children's learning time in school, and reduces the likelihood of their achieving academically. The effect of HIV/AIDS on schooling in the African countries studied is also important. The pandemic affects demand, with orphans being the most unlikely to be schooled, and associated ill-health affects money income availability to meet the school fees and other school costs.

## Abstract - Continued

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In conclusion, the most significant issues raised in the study are the need for the voices of the poor and of the child to be heard and responded to, and for flexible systems to exist capable of being sensitive to widely differing local needs – but, without compromising standards of provision. Some policy implications are listed which endorse DFID education strategies. The broadening of perspectives on what is quality is of importance.

Of particular note is the focus on the child: improving quality should ensure that “the actual learning experience of each child is at the heart of education”, there is “an environment where all children feel safe and valued”, and that there is “respect for the fundamental rights of children”(DFID Education Target Strategy Paper 2001). Education management (at all levels), teacher training (pre- or in-service), and academic supervision has to focus on *‘what is the child learning?’* rather than *‘what is the teacher teaching?’*

## 1 Report Summary

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### 1.1 Key Outcomes

This comparative study of cost sharing in three Asian and three African countries has focused on the question: what impact does cost sharing in school level education have on the expenditure choices of households among the poorest income groups?

The study set out to provide an in-depth analysis of the burden of education costs – both direct and indirect – on the poorest households in some of the poorest communities. In doing so, the aim has not been to generalise or to extrapolate, but rather to obtain a more comprehensive understanding – to develop a colour picture rather than a black and white one. The study examines some of the effects of and responses to national and local policies on cost sharing in education from those least able to afford these services.

In doing so, some key features have emerged:

- Despite their poverty, the poorest households are acutely concerned about the quality and relevance of education services. Both the economic and non-economic judgements they make about schooling their children are strongly affected by their perceptions of the quality of services offered. There is a notable willingness amongst the poorest to pay, or make sacrifices for, what they perceive to be good quality education. Quality is seen predominantly in terms of the availability and competencies of teachers.
- Although costs are the key factor preventing full access, a wide range of other socio-cultural factors play important roles. Policies which are insensitive to the complexity of such decision making are likely to fail. Allowing flexibility in policy implementation at the level closest to the household offers the best hope of success.
- The poorest are disproportionately vulnerable to economic and natural shocks (both macro and micro) – their demand for education can be said to be a “vulnerable demand”. The death of a breadwinner because of AIDS, or sudden changes in the price of staple foods can completely extinguish a child’s chances of education. Special, targeted policy measures are needed for such groups. Poor health too is widespread and emerges as a major cause of irregular attendance.
- Gendered decision-making is a dominant feature of many household decisions involving trade-offs between schooling for different children – girls usually suffer. The gender implications of policies to encourage enrolment and attendance must be kept constantly to the fore.
- In some cases schools are identified as centres of violence, where children are afraid to attend either because they will be beaten or sexually harassed within school or to and from school. It is a source of constant wonder that children and their parents continue to support schooling with such singularly unattractive characteristics.

## 1 Report Summary

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### 1.2 Summary of Synthesis Report

This report is a synthesis of six other reports which themselves covered a total of 20 study sites. Of necessity therefore, considerable amounts of information have been omitted in an attempt to elicit common and special characteristics which shed light on the research question. The report has been organised under seven subsections, relating to the detailed study objectives – key characteristics of those sections are highlighted below.

#### 1.2.1 Valuation of Education

In many of the study sites, separate interviews with parents and teachers revealed high levels of misunderstanding and suspicion between parents and teachers. In all sites amongst all income groups, the study shows very strong valuation of education by parents. However, teachers frequently cited poor parents as uncommitted, ignorant of the benefits of education and an obstacle to getting children into school rather than an ally. Though there was sympathy amongst many for the hardships poor families had to suffer to send children to school, there was also criticism for what was perceived to be lack of fulfilment of parental duties and a willingness to hide behind repetitive excuses.

Parents and children for their part indicated a sophisticated understanding of the benefits of education but showed no blind attachment – no sense of education above all else. Education amongst these groups is very much a dispensable commodity to be reckoned against more important survival needs such as food and health.

This is not a static situation and a number of community discussions indicated changes in

time in the valuation of education by parents – including ever declining valuations (Kenya). Such changing valuations are often associated with macroeconomic changes in the demand for graduates and diploma inflation. They are also associated with cultural changes in the independence of family members and the perceived benefits of education to either the household or the individual. In such circumstances the value of education as a consumption or investment good may be changing even within the individual household, complicating the analysis of motivations.

The study indicated very clear perceptions by poor parents of education as a vehicle for escape from the intergenerational cycle of poverty – providing conditions were right. For those at the margin even modest investment is not possible. Most powerfully however, was the strong sense which came through in many interviews and focus groups that the poor have very clear views on the product – schooling – they are purchasing. Even if they themselves have no experience of schooling they judge the quality of the service by certain key characteristics and their consumption/investment decisions are deeply affected by their assessment of the quality of the education service they believe is being offered. This is most keenly observed in the relative value accorded primary and secondary education. The price of secondary education in most countries is considerably higher than primary and many of the poorest households cannot see the justification for the sacrifices needed to school children at this level in terms of the benefits brought to the household.

## 1 Report Summary

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### 1.2.2 Quality of Education

One of the clearest threads running through the reports of all study countries and sites is the strong sense that the poorest income groups, as much as the richest, are making very reasoned judgements about schooling children based on assessments of the quality of education available, value for money, and investment potential. While there is often a tendency to dismiss the poorest as either blind followers or recalcitrant laggards, our study indicates that neither stereotype is appropriate.

When it comes to quality of education, the definitions given by respondents in Participatory Approaches Groups (PAGs) and interviews overwhelmingly related to the attendance and competence of teachers. In urban areas student performance was more frequently mentioned – perhaps a reflection of greater supply in urban areas (in one community in Sri Lanka teachers were described as “arriving in envelopes” i.e. they were administratively posted, but never arrived) – in any case, achievement is also intimately related to teacher competence.

From the perspective of the children interviewed, the issue of quality is also intimately related to violence in school – for boys, largely corporal punishment, for girls, mainly sexual harassment. Frequent examples, especially in the African countries, are given of beatings and intimidation which affect children’s motivation to attend school. Sexual abuse by teachers and fellow pupils sometimes resulting in unwanted pregnancies and forced drop out are common problems for girls. It is notable that parents and teachers played down the seriousness of these issues – children emphasised them.

While these findings about perceptions of quality may not be shatteringly new, they do make one point very clear – education policies which seek to address issues of access, attendance and completion must address the quality of the service being offered if they are to ensure sustainable demand, not just temporary surges in interest. Moreover, these issues need to be addressed at the poorest most remote schools as much as the better off schools and at the same time as better off schools. Often there is an implicit or explicit trickle down approach which simply leaves the poorest schools even further behind.

### 1.2.3 Household Incomes and Expenditures

The data on incomes and expenditures is very variable in quality and it is difficult to draw any but the most qualified implications from it. The data on Household (HH) income is probably the least reliable because of the unwillingness of interviewees to reveal their true incomes. A further problem concerns the question of how much ‘income’ is paid in kind, particularly in rural economies where the exchange system is not as ‘sophisticated’, monetarised, as in the urban settings. What is very clear is that in most sites there was a difference between the Poorest Off (PO) and Slightly Better Off (SBO) in their incomes and ability to pay the cost of their children’s education. For all groups in our sample the costs of education were a significant burden on the HHs and paying for education would involve significant sacrifices.

Most households suggested that education has the second largest expenditure devoted to it after food costs. This emphasis on education was confirmed in both Semi-Structured Interviews (SSIs) and PAGs.

## 1 Report Summary

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When removing non-discretionary items from household expenditure of the small amount used for discretionary expenditure a considerable proportion (about one third) of this is devoted to education<sup>1</sup>.

### 1.2.4 Education Costs

For both the poorest and the slightly better off groups, the costs of education are the predominant reason given for children in the household never having attended school. This finding is even more true of those children who have dropped out of schooling. However, for children who had been out of school at some time in the month prior to the interview, health is the main reason. There are rural and urban differences – the costs are more important in the urban areas where school fees are higher and demanded with less flexibility.

As would be expected SBO households spend more on children's school costs than PO households. Although we cannot be certain, it is possible that this is due to two reasons – either SBO households are able to school more of their children or they are able to afford higher priced services and pay for supporting materials (including tuition for example). Education expenditure on girls is higher than on boys at the primary level – probably reflecting higher costs rather than higher valuation (which tended to be said to be equal or lower than for boys). As a factor of expenditure at primary level, expenditures at secondary level are higher for boys in three of the four main study countries.

Household size is a significant determinant of whether children will have the opportunity to be schooled. In Kenya where the average household size in each of the study sites was 10-14 it is not surprising to find that children attend and drop out of school as a result of other children arriving at school age, or according to the season. These choices on which children to school are also often gendered (though not always to the disadvantage of girls). In such households the opportunity costs of schooling children take on a stark meaning with many mouths to feed and high costs of schooling.

In each of the study sites it was notable that there were a plethora of charges associated with schooling – both direct and indirect. As observed elsewhere this may account for the tendency to under-report the costs of education when focusing only on education as a proportion of household expenditures. In many places where education is 'free', charges at schools are levied under another name – development costs, contributions, etc. Where optional policies operate – e.g. school uniform not being mandatory – peer pressure or unpublished school policies may add to the burdens of costs for poor families. In Uganda and Zambia a substantial part of reported costs were for uniforms – these are not compulsory, but many schools still insist on them.

Unexpected costs – contributions to teachers' leaving or joining, funerals, repair of buildings affected by natural calamity etc. also featured as a major difficulty. While the poor are willing to make non-monetary

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<sup>1</sup> See Section 5.8.1 for a definition of discretionary / non-discretionary expenditures.

## 1 Report Summary

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contributions, in Uganda and Zambia the majority of respondents indicated these were not voluntary.

Finally, the times when school costs have to be paid and the fact that, generally, they are needed in cash, creates additional hardships for many poor families. For example, in Zambia peak expenditures on both food and education are experienced in January to March when incomes are at their lowest in rural areas. These months are also the months when malaria is most prevalent and money is needed for medicines.

### 1.2.5 Willingness and Ability to Pay

The difficulty of distinguishing between willingness and ability to pay is well known, though the two often tend to be confused in literature, government studies and project reports. This study seeks to investigate these phenomena further and to try to make distinctions within the group being researched. Willingness to pay was investigated both for the education services currently consumed by respondents' children and for notionally improved services.

Responses showed that there was apparent price elasticity of demand even for the current level of services in most countries and also for notionally improved services. There were clear differences, as would be expected, between responses for primary and secondary schooling with the latter more elastic than the former. Interestingly, evidence was also found that this willingness is also matched by the ability to pay, though with a caveat: the concept of ability here also covers sacrifice.

It would also appear that different groups exhibit different elasticities of demand, the shape and slope of the curve differing between geographical regions or ethnic groups for example. A kinked demand curve may be in operation in which a fall in the price of schooling creates a disproportionately higher demand for education, perhaps driven by the poorest and most marginal groups.

Although there is a difficulty in gauging how realistic the responses from respondents are since the questions put were hypothetical (especially concerning willingness to pay for improved services), the case of Uganda does offer an example of what may happen when costs are dropped (an example of the kinked demand curve). After the initial surge of enrolment, there has been a falling back perhaps as parents have realised that some costs have been shifted rather than abolished and also as they make judgements about the benefits of schooling in overcrowded classrooms.

### 1.2.6 Household Sacrifices

Not only does the study establish considerable willingness to pay for education services, but, it is also possible to infer that many households are already making considerable sacrifices of discretionary, non-discretionary expenditures and capital assets.

Households in all study sites were found to be making regular trade-offs between consumption of education and consumption of other discretionary expenditures such as entertainment or non-urgent medical treatment. These included decisions on the number of children to school. Such decisions are often gendered ones, or related to the



## 1 Report Summary

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birth order of children. Considerable numbers of households also reported making sacrifices of non-discretionary expenditures such as cooking oil, salt or skipping meals entirely. Yet other households were found to be selling household capital assets such as property and land in order to put children through school.

Yet, despite this, some apparently surprising expenditures account for substantial proportions of household budgets – e.g. spending on social functions (weddings, funerals, circumcision festivals). This is actually a useful barometer of the place of education at this time in the lives of these people in these communities. Expenditures whose economic return may appear limited in comparison with education will continue to be made by even the poorest groups because of the psychic and social returns achieved. For education to compete it must also match these psychic and social returns. That cannot be achieved when quality and relevance are low.

The withdrawal of children from school as a response to increased costs or reduced household income remains a common strategy response. The study shows that in the hypothetical case of costs rising by 50% half of all respondents said they would withdraw one or more children from school. In the case of severe shocks – death of a breadwinner, failure of several harvests – special strategies are needed to help the most vulnerable families.

### 1.2.7 Equity Issues

In the report issues related to the distribution of education demand are explored in some

depth. The country studies clearly demonstrate income poverty as a determinant of demand. Nonetheless, other dimensions of poverty such as lack of social capital, unheard or non-articulated voice, limited empowerment and poor health and nutrition make equal contributions. The considerable intra- and inter-country differences in demand for education displayed by the communities in the study are related to relative poverty (broadly defined as above), their ability to command support from government or non-government organisations (especially church-based institutions) during particularly difficult periods (such as drought, famine, flood, cyclone, price changes and livestock loss), culture and influences of historical events or processes.

It also is apparent that vulnerability of households on the margins of poverty is an important feature of many, particularly in rural areas. Lives controlled by the vagaries of the climate and the international global economy are in a situation where negative events can push them towards or into poverty which may or may not be permanent. At such times expenditures on education are perhaps the most dispensable, and children's education is interrupted until better fortune returns, or ceases when other opportunities arise or time is a disincentive to return. Demand for education can perhaps be seen as a vulnerable demand, commensurate with the dynamics associated with poverty and the vulnerable household.

However, supply-side factors were also demonstrated to have a significant effect on demand. Not only do costs, notably opportunity costs, contribute to decrease in

## 1 Report Summary

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demand, but the location of the school (distance and travel time), various factors related to teaching (class size, the curriculum and Teaching and Learning Material (TLMs) and teachers (ability to teach, presence in the school, attitudes towards the pupils), and the physical condition of the school are also highly rated as factors affecting whether a child will enrol in school or not, will attend regularly and continuously, or will remove themselves from school permanently or temporarily. Demand for secondary schooling was considerably less than for primary schooling, and each of the factors mentioned above had greater relevance. Direct money costs were higher for secondary schools, and the older the child the higher the opportunity cost. Secondary schools tend to be fewer in number than primary and hence at a greater distance from most children. For girls, as they progress through puberty into womanhood, the social pressures to marry and unplanned pregnancies also increase in significance as a depressor of demand.

Gender issues are complex, but in all places significant as an influence on demand. Cultural and societal norms determine what a girl or a boy should or should not do at various ages, and, for both, these norms affect their demand for schooling. In general, it is the girl who is most affected, and from an early age. The expectation of household reproductive engagement (water and fuel collection, younger sibling care, and general domestic tasks) affects a girl's attendance at school and her ability to undertake extra-curricular activities or out of school studies. Later, but variably, circumcision results in girls dropping from school, and unwanted pregnancies are an unfortunate reason for

many girls to cease their schooling, particularly in the African countries in the study. Early marriage persists as an influence on girls' schooling, but this has a greater influence in the Subcontinent countries. For boys, and again variably, productive activities might reduce their demand for schooling, although this may be seasonal rather than permanent. This fluctuating demand affects academic performance, which in turn influences whether a boy will continue with his studies (this is also a factor for girls, but the causes of their academic *'failure'* are different). Interestingly, in most locations parents claimed not to distinguish between the sexes of their children in whether they supported their schooling or not. Their children had a different perception, though, both boys and girls noting that their parents were more supportive of boys.

Ill-health causes many children to miss school. The effect of HIV/AIDS on schooling in the African countries is important, although this came through far more from the qualitative assessment methods than from the SSIs, and from informal discussions with the researchers and the respondents. Despite the severity of the pandemic in Uganda, Zambia and Kenya, it is not a topic for common discussion or overt reference. The pandemic affects demand, with orphans being the most unlikely to be schooled, and ill-health affecting available money income to meet the school fees and other school costs. It is also the case that older children may well become heads of household in the case of the death of parents which affects their and their siblings' chances of completing education. On the supply-side, deaths of professionals, particularly in the younger

## 1 Report Summary

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age groups, reduces the number of trained personnel (including teachers) available, and also adds a further time constraint on teachers and officers who necessarily take time off to attend funerals of their colleagues and families.

Other than HIV/AIDS, the health of children in the poorest households is an important factor affecting their attendance in school. In any one month (although varying with the seasons) it was noted that many children are absent for days due to illnesses. In three of the four study countries health was the reason children were out of school in the month prior to the study (if they were out of school). This reduction in contact time further exacerbates a poor record on children's learning time in school, and reduces the likelihood of their achieving academically.

### 1.2.8 Conclusion and Policy Responses

In conclusion, the most significant issues raised are the need for the voices of the poor and of children to be heard and responded to, and for flexible systems to exist capable of being sensitive to widely differing local needs – but, without compromising standards of provision. This implies that an acceptance of devolution of school management to the school and community level with substantial autonomy of decision making is desirable, with clearly described roles and responsibilities for each level of the government education system. Cost-sharing mechanisms are more likely to be acceptable where the benefits of making contributions (of whatever kind) are evident, and where *'transparency'* is evident.

More effective supervision of schools capable of supporting a continuing improvement to

the quality of education being delivered, and ensuring the safety of children when they attend school, is a pre-requisite if parents and children are to demand schooling on a regular and sustained basis. Raising revenue, or seeking non-monetary inputs for schools is possible, even from the poorest households – but only if what is being provided meets their and their children's needs. Even when they acknowledge the poor quality of the local school, parents indicate that they are making sacrifices to school their children. Increased commitment to the local school clearly seems to be possible if the school (or the education system) reciprocates.

Some general policy implications emerge – none of which have easy policy solutions. Since the start of this research study the international development agenda has shifted considerably, with a particular emphasis on debt relief for the highly indebted countries and greater concentration on poverty reduction strategies. This shift permits the ready entry of our own conclusions into the current development discourse, and equally, our conclusions confirm the necessity for a refocusing of development initiatives.

The complexity and dynamic nature of poverty cannot be addressed through education alone. While there are some education policy approaches that target resources to the most needy children which might have positive impacts, perhaps the more significant policy implication is the need for inter-sectoral coordination of efforts. The role of Non-Government Organisations (NGOs) or Civil Society Organisations (CSOs) could valuably be explored in this context.

## 1 Report Summary

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Government responsiveness to exceptional circumstances needs to be strengthened, including the need to identify communities who are particularly vulnerable and likely to be affected during years of especial adversity. Even though community involvement in education to identify needs and manage resource distributions may be desirable, this should not result in Government's absolving themselves of responsibility to provide additional supports which are designed to prevent vulnerable households moving into poverty. Within the framework of a Poverty Reduction Strategy Paper (PRSP) or equivalent, and in line with millenium development goals, national policy should be developed which responds to the education needs of the poorest and most disadvantaged.

In order to respond to local needs relevant decision-making should be devolved to the level closest to the household: the school. Whole school development planning can be encouraged with commensurate training and resources. School development plans have the potential to enable schools, in partnership with communities (primary stakeholders), to prioritise their development programmes in response to local needs, and allow heterogeneity of needs to be recognised and responded to.

Hand in hand with such developments, financial allocations systems need to consider the introduction of weighting mechanisms (formula funding) which respond to differential development needs. Greater resources should be distributed to those with greater educational and socio-economic disadvantage. Financial accountability both vertically and horizontally can be assisted through the school development planning process.

Learning from international experiences, systems such as the establishment of School Management Committees/Boards should be introduced or strengthened, and linked into a whole school development approach. The responsibilities of such committees/boards should extend to management of school financing, through which appropriate local resource raising and distribution may be encouraged. Appropriate training, supervision and support is needed if any such approach is to be successful.

This study demonstrates that, even where primary education is ostensibly free, costs are a significant factor inhibiting children's education, and that demand for education is influenced by a complexity of service related issues as well as direct and indirect costs. The main quality issues which dominate responses from parents as to why children are not encouraged to maintain school attendance are related to inadequacies in teacher quality (subject knowledge, pedagogy and attitudes to students), and availability of teachers (attendance in school, numbers employed and their distribution). This leads us to conclude that greater attention to distribution, training, academic supervision and management of the teaching staff should be a primary concern, if children are to be encouraged to enrol **and attend** school on a sustained and regular basis, at a minimum through to the completion of the primary cycle.

## 2 Introduction

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This comparative research study focuses on the main barriers to education for the poorest households<sup>2</sup> in Bangladesh, Nepal, Sri Lanka, Kenya, Uganda and Zambia. Although the study set out primarily to look at the burden of education costs on the poorest households very rich data on other barriers to education (e.g. access, poverty, quality of education) have been gathered and are discussed. The genesis of the study was the work being done by various members of Cambridge Education Consultants (CEC) and the University of London, Institute of Education (ULIE), on practical applications of cost sharing initiatives in education programmes overseas (many funded by DFID) coupled with an increasing awareness of the paucity of research at that time<sup>3</sup> on household support for cost sharing in education and the impact of cost sharing programmes on poor households. There was already considerable research on cost sharing which took the school as the unit of analysis (Penrose 1993, Cumming et al 1995, Igwe 1988) but, relatively little which focused on the household (exceptions include Bray 1996a, b, 1999).

This study provides a clear understanding of the problems the poorest households face in sending their children to school – the barriers. Although education costs (direct and indirect) were found to be a major barrier for the poorest households, there are other factors which come into play (e.g. education quality, gender disparity, health problems, access issues).

The range of issues discussed in the following chapters shows that there are great challenges ahead if the Millennium Development Goals (MDGs) are to be made reality. The MDGs<sup>4</sup> pertinent to this study are:

**Goal 1 Eradicate extreme poverty and hunger:**

Halve, between 1990 and 2015, the proportion of people whose income is less than US\$1 a day.

**Goal 2 Achieve universal primary education (UPE):**

Ensure that, by 2015, children everywhere, boys and girls alike, will be able to complete a full course of primary schooling.

**Goal 3 Promote gender equality and empower women:**

Eliminate gender disparity in primary and secondary education preferably by 2005 and in all levels of education no later than 2015.

Previous targets set at the 1990 World Conference on Education for All, held in Jomtien, Thailand, and reaffirmed at the World Education Forum in Dakar, Senegal, in 2000 have not been fully met. Although primary school enrolment has increased and the gender gap has narrowed (primary school enrolment has increased by 82 million pupils since 1990, with 44 million more girls in school in 1998 than in 1990), these gains

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<sup>2</sup> In each of the countries studied the research teams agreed upon a locally acceptable definition of the household before the fieldwork began.

<sup>3</sup> Around the period 1997/98

<sup>4</sup> For the full set of MDGs see the Millennium Report, 'We the Peoples': The Role of the United Nations in the 21st Century, Annan K. 2000

## 2 Introduction

are modest.<sup>5</sup> Over 60 % of all children without access to primary education are girls and increased access has come at a price. The price is quality. Take, for example, the case of Uganda, where the UPE campaign has been introduced. Although enrolment almost doubled initially, this was found to be at the expense of quality. Uganda is not isolated in this regard.

### 2.1 The Research Question/Study Objectives

The research question, as originally framed, was:

*What impact does cost sharing in school level education have on the expenditure choices of households among the poorest income groups?*<sup>6</sup>

As already mentioned the study has gone further since its conception than simply looking at the household costs of education. The issues covered include:

- some broad measurement of sample household willingness and ability to pay for education services
- an in-depth understanding of the schooling choices made by sample households when faced with expenditure alternatives for different education services

- cross sectional data on trade-offs made within the household; the impact of choices made between spending on health and/or education and consumption/savings
- findings from studies within and across each sub-set of the relationship between willingness and ability to pay the private costs of schooling and: a) household income and expenditure priorities (including income foregone); b) physical access (distance from school); c) household decisions on the number and gender of children to be schooled; and d) community attitudes or peer pressure etc.
- student and parent perceptions on the quality of education
- the value attached to education by students and parents.

Overall, the study has set out to give a textured and fine-grained picture of the effects of *de facto* and *de jure* cost sharing policies at the school level. The study does not attempt to answer the question of who should pay for education, nor how it should be paid for: related questions, but conceptually distinct.<sup>7</sup>

<sup>5</sup> World Education Forum, 2000 The Dakar Framework for Action. Education for All: Meeting Our Collective Commitments, UNESCO, France, p.13

<sup>6</sup> School level here includes basic and secondary education.

<sup>7</sup> Fiscal policy.

Although this study is not concerned with fiscal policy as such, since fiscal policy will almost certainly affect the governments' education cost sharing policies the following brief points should be noted. (For a fuller discussion of these see Penrose (1998)). One major consideration is whether the resources raised outside the tax system are used as a substitute for tax finance or to augment it. If it is the former no new resources are available and the question arises as to whether the system has become more efficient as a result of the 'new' method of raising resources. If the latter, the efficiency issue still remains and in addition there is the possibility of education quality being enhanced. This itself may encourage greater contributions from HHs and local communities. Tilak (1991) found a positive relationship in India between government and HH expenditures on education. This finding must be treated with caution since correlation does not prove a causal relationship and, as Penrose has found, the relationship may be *sui generis* and not exist in other countries.

## 2 Introduction

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The study was conducted in four countries (Bangladesh, Nepal, Uganda and Zambia) where a SSI questionnaire was administered to an average of 250-300 respondents in a total of four geographical areas. The intention from the outset was to explore in depth the responses of households, not to generalise, and qualitative data was collected through group and individual interviews to triangulate data from the SSIs and other sources, and add depth and texture to the information gathered. Supplementary data was included from a further two countries (Kenya and Sri Lanka). Only qualitative data through Participatory Appraisal (PA) methods was collected in these locations. (Selection of countries and sites is described in section 4). In a comparative report of this nature it is not possible to do justice to the wealth of data gathered from each of the countries involved in the study, nevertheless an attempt has been made to present the key issues from each of the study countries.

### 2.2 Outline of the report

The report is structured thematically.

*Section 3* reviews the meaning of cost sharing and the definitions of poverty and equity used in the report.

*Section 4* introduces the methodology of the research in the six countries selected.

*Section 5* synthesises the findings from the six separate country studies drawing them together under the following themes:

- Valuation of education
- Constraints and barriers to education
- Perceptions of quality
- Household income and expenditure
- Education costs/opportunity costs
- Willingness and ability to pay
- Household sacrifices
- Equity issues.

*Section 6* presents some key policy implications.

### 3 Cost Sharing in Education: Concepts and Issues

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#### 3.1 Introduction

In this section some of the basic concepts and issues related to cost sharing in education are explained. Firstly, the meaning of cost sharing is outlined, followed by a brief explanation of the underlying economic theory related to ability to pay and willingness to pay for education. The main equity issues of concern when assessing cost sharing initiative outcomes for access to, involvement in and outcomes from education are outlined here. (In a later section (5.9) the empirical findings of poverty, ethnicity, gender, and health (including HIV/AIDS) are described.)

#### 3.2 The Meaning of Cost Sharing

At the June 1998 Addis Ababa international conference on cost sharing the following definition of cost sharing was adopted:

Cost sharing includes all officially sanctioned contributions made by users to the financing and management of social services. Contribution can be made either by individuals, households, employers or the community. They can vary from cash to contribution in kind, or can be in the form of labour and/or participation in management decisions. *Cost sharing, however, excludes private out-of-pocket costs that individuals incur in time, travel or other expenses when seeking access to these services.*

These costs are nevertheless important to consider in assessing the impact of cost sharing on the poor. (our italics) (P3)

This definition is flawed on two counts. The first concerns the exclusion of private out of pocket costs and the indirect costs incurred by households whose children attend school.

The full *opportunity* cost should include the totality of what is foregone by undertaking an activity. Thus, in addition to the costs borne by governments, usually salaries, they should include payment for books, pencils, paper etc., i.e. the private costs, and the domestic and farming support that children cannot provide if they are at school, i.e. the indirect costs. Whether these costs should be included if children are under compulsory schooling age is debatable. The whole question of how income foregone should be treated is explored in Blaug (1970, p50). However, in developing countries, and for many HHs in developed countries too, implementation of compulsory schooling legislation is not very effective and it becomes appropriate to view attendance at school as a *choice* for HHs. Thus, if there is interest in analysing the effects of cost sharing on HHs it is relevant to include foregone production below school leaving age, for only then will the analysis include what are effectively *all* the costs incurred by HHs. It will then also be possible to understand how equity and efficiency of education provision is being affected. (Of course, there may well be difficulties in quantifying these costs precisely, but the definition should at least be conceptually correct.)

The second problem with the definition is that in focusing only on the user it fails to take into account other parties who to a lesser or greater degree share in the costs of education. Apart from the users the costs of education are borne by the general taxpayer, firms, NGOs, philanthropists, the local community and international agencies.



### 3 Cost Sharing in Education: Concepts and Issues

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The extent of the involvement of these other parties in cost sharing will have significant impact on households.<sup>8</sup>

Cost sharing is an umbrella term embracing such terms as cost-recovery, tuition fees, school levies, user charges and matched funds. The conditions under which these various cost sharing schemes are applied vary enormously and in consequence so do the effects on households.

Cost sharing schemes have arisen in a variety of ways and at a number of levels within national settings. In some cases they have been the result of school or community level initiatives; at other times at the regional and national level, and at others at the instigation of international agencies or foreign governments. Whatever the level at which they have arisen, the reasons for their introduction are usually one or more of the following: fiscal stress, efficiency or equity.

*Fiscal stress* Education budgets in most countries, particularly developing countries, are being stretched by the increasing demand

for education resources as they introduce universal basic education and attempt to meet the increased demand for secondary education that results. At the same time governments' discretionary spending is eroded by the demands of external and domestic debt, coupled with the difficulties associated with the 'stabilisation' and 'restructuring' programmes which so many are introducing. Alternative sources of education revenues are required, and households/users are perceived as a possible source of these revenues. The same sort of problems of budgetary constraints usually lie behind cost sharing schemes introduced at the school level, although the problems are on a very much smaller scale, but not necessarily for the HHs who have to meet them.

*Efficiency* Efficiency is concerned with the relationship between inputs and outputs. If more outputs can be obtained from a given set of inputs then efficiency is said to have improved. If costs are introduced into the picture, efficiency is said to have improved when the cost per unit of output has been reduced. Of course, what the outputs are is

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<sup>8</sup> *Who should pay for schooling?* An important principle of public finance is that 'he/she who benefits should pay'. With respect to education, a quasi-public good, who the beneficiaries are is a complex issue. One beneficiary is certainly the person receiving the education and therefore they should bear a part of the cost. But how large a part? Education is often thought to provide 'spillover' or external benefits i.e. benefits that accrue to society at large, rather than to the individuals who actually receive the education. Some of these benefits may be pecuniary and others not. If society benefits the 'benefits' principle is clear: society should contribute towards the costs of education, though precisely how much is difficult to estimate. A further two difficulties are that some benefits will accrue over time and when should these be paid for and, a related concern, is that there may also be uncertainty about the extent of benefits. In addition there may also be negative benefits, either to society or the individual. One such negative benefit may be that the education received does not provide the individual with the skills needed by society and unemployment results.

Paying for education may also discourage certain groups from 'buying' into education, even though they would have enjoyed benefits from doing so. This problem of 'adverse selection' could arise through ignorance or an individual's strong positive time preference – they want the benefits now, rather than the future. In deciding how much an individual should pay towards their education all these factors need to be considered by policy makers.

*How should education be paid for and when?* One issue is whether payment should be in cash or in kind. For the cash starved poor HHs paying in cash may be much more difficult than providing the school with labour, materials or farm produce. In rural and some urban communities income and expenditure are seasonal and out of kilter with payments required by schools. The solution seems simple: adjust school payments to the rhythm of HH incomes. However, if school spending on materials and other supplies takes place at the beginning of the academic year and this spending is financed by fees the school would need to find some alternative source of income if the quality of schooling was not to suffer.

### 3 Cost Sharing in Education: Concepts and Issues

itself an issue and can raise problems since the outputs produced should, ideally, be those desired by society. How it is decided what society's desired outputs are raises yet more questions. However, to return to cost sharing, one of the interests that there is is the extent to which cost sharing is improving the efficiency of education provision. This raises a number of issues which are explored in the case studies. These efficiency issues relate to both the macro/societal level and to the micro/household level effects of cost sharing. A further efficiency issue concerns the efficiency with which the scheme is administered: could the fees be collected more efficiently if different agencies and methods were used to collect the fees? Should the fees be collected at the school, regional or national level? There is no global panacea; the answer depends on local circumstances.

*Equity* It has also been argued that cost sharing will enhance equity (Mingat and Tan 1986, Monk 1990). In the first place pupils previously denied adequate education may be able to receive it if the additional revenues raised through cost sharing increase the number of school places available in the locations in which they are needed - this may be seen as an example of *horizontal equity*, the equal treatment of equals. The generation of additional revenue may also enable the support of the poorest members of society through the provision of special discounting or even fee free schooling - an example of *vertical equity*, the unequal treatment of unequals. These arguments are more fully developed in Mingat and Tan (1986). Many policy makers, including those in Kenya, the

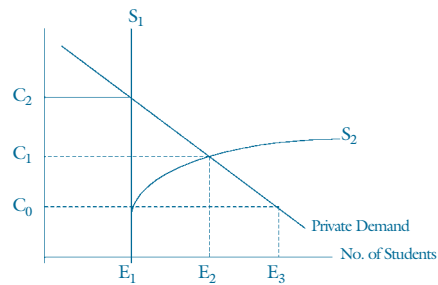
Gambia and Jamaica, appear to recognise the importance of these arguments and have introduced into their cost sharing schemes special arrangements for those unable to pay.

#### 3.2.1 The Basic Theory

Mingat and Tan (1986) provide the basic theoretical framework for cost sharing. Work in the area since then has essentially been concerned with elaborating the basic theory or with empirical testing. The Mingat and Tan framework is presented below.

Figure 3.1

#### Cost Sharing Theory



Mingat and Tan show how the supply of student places can be expanded, through the imposition of user charges. If the initial level of user charges is  $C_0$  the government can only supply  $E_1$  places although demand at this price is for  $E_3$  places. Thus the supply of places is  $E_1$ , while the excess demand is the difference between  $E_1$  and  $E_3$ . If the government imposes a user charge of  $C_1$  the number of student places can be increased to  $E_2$ . At this point demand and supply are in equilibrium. This new position is a more socially efficient position. This is usually the case because a better-educated population is perceived as bringing increased economic and social benefits to both society and the individual. The assumption made here is that

### 3 Cost Sharing in Education: Concepts and Issues

the government uses the increased revenues generated by fees to increase the number of school places. However, there may be families who cannot afford to pay the user fees and if fees are a requirement of attendance at school these students will effectively be debarred from education. This may be seen as inequitable, since attendance at school now becomes a function of the ability to pay the fee rather than education being provided as a 'right'. It may also be inefficient since able students who could potentially make a valuable contribution to society and the economy are now denied education.

Figure 3.2

#### Effect of Subsidies

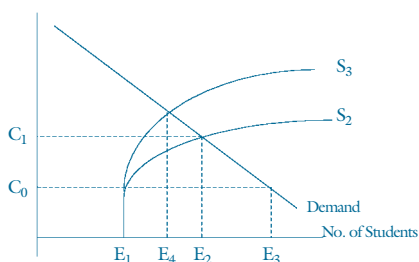


Figure 3.2 shows how providing support for poorer students, for example through bursaries, can affect the total supply of student places. If the government imposes a cost  $C_1$  on students the number of places that would be demanded would be  $E_2$ . However, at this price some of the poorer students would not be able to attend. In order to subsidise these students revenue generated from those students who could afford to pay is redistributed to support the poor students. This results in the total number of places falling to  $E_4$ , though now subsidised poor students fill some of these places.

#### 3.3 The Ability and Willingness to Pay for Education

The ability to pay for education is often conceived to be about the availability of financial resources to the purchasers of educational services. If the purchaser, usually, but by no means always, the household (HH), has access to funds that exceed the costs of education then they are 'able to pay'. If they do not have access to such funds they are 'unable to pay'. 'Willingness to pay' is concerned with the attitude of the purchaser towards education and whether or not they are prepared to pay for the educational service. Both terms require some elaboration.

##### 3.3.1 Ability to Pay

As defined above, to discover whether a HH had the 'ability to pay' would merely require knowing the costs of schooling and relating them to HH income; if income exceeded costs they would be deemed 'able to pay'. However, a number of related issues have to be considered about this view of 'ability to pay'. One of these concerns the way in which HH income available to pay for education is measured. The total income of the family is quite different from income that may be available for education spending. Perhaps the most important distinction is between total income and 'discretionary' income. Although in principle all HH income could be available for spending on education, in practice only that income that is available after essential purchases of such items as food, clothing and housing have been met is/will money be available for education.

Of course, to make this point is to raise the question of what is 'essential'. For example,

### 3 Cost Sharing in Education: Concepts and Issues

there are minimum standards of food, clothing and housing necessary to preserve life, but perceptions of this *'minimum'* will vary between households, within households and through time. A further issue concerns the manner of *'payment'*. Does payment have to be made in money or can it be paid in kind, either wholly or in part? Does the payment have to be made at particular times, such as the beginning of the school year, or is it allowed to vary? For rural communities this is particularly important as the time of harvests, when there may be a greater availability of *'discretionary'* money, is seasonal and usually has no relationship to the schooling *'cycle'* and the incidence of education costs. (The nature of these costs, direct and indirect, is discussed elsewhere in the report.) Much of this discussion becomes redundant if the costs of schooling are themselves discretionary. This would be the case if, for example, poor parents were exempted from school fees and the wearing of uniforms was optional.

#### 3.3.2 Willingness to Pay

Parents may be able to pay, but unwilling to do so. At the extreme they may avoid payment by the simple expedient of not sending their child or children to school. As Gertler and Glewwe, 1989, make clear, and it remains the case still, any debate about user fees focuses on the price elasticity of demand (though policy makers do not always use this term) but 'the ultimate effect of school fees on enrolment depends on how the funds raised from these fees are used' (p3). Without totally accepting this claim it seems sensible to recognise that if fees are used to improve the quality of teaching by improving

the educational infrastructure, hiring better teachers and building more local schools, user fees might encourage school attendance. If, as happened in one of the schools visited in Zambia, a gift of money to the headteacher from the consultants for the purchase of teaching materials was instead used to purchase alcohol. Subsequently, the headteacher got drunk. In such circumstances it is hardly surprising that parents (and visiting consultants, for that matter) are disinclined to donate money to the school.

As is made clear in the discussion of pricing policy, the attitude to fees depends on families' perceptions of their marginal welfare and its relationship to marginal cost. If marginal welfare is greater than the increment to costs,  $\mu > mc$ , they will be prepared to pay the user fee. If  $\mu < mc$  they will not. Although demand curves are usually depicted as fixed lines,  $\mu$  is fixed, this is certainly not the case in the real world and as attitudes to education change so the curves will shift. (Although the economic terminology may be a little unfamiliar, there is overwhelming evidence that this analytical framework is a useful one for understanding individual and HH behaviour (Monk, 1990, Lipsey 1963).)

A major factor in determining the shape and position of the demand curve, the marginal utility function, is families' perceptions of the quality of schooling and how schooling may affect their future opportunities. For poor families in developing countries education is the major route to economic advancement for their children. As our evidence shows human capital theory seems to provide a very plausible explanation of the behaviour

### 3 Cost Sharing in Education: Concepts and Issues

of families: the education of children, with all the sacrifices involved, is a worthwhile choice since it is perceived as giving children the opportunity to enter 'highly' paid jobs in the exchange sector of the economy and, in addition to enhancing the children's economic welfare, enhance the economic wellbeing of their families through the repatriation of funds to their parents and siblings.

Some insight into the demand function for education is provided through the quotes from the case studies. For example, a female respondent from Chinsali stated

*You know our parents (ancestors) long time ago used to marry polygamously in order to bear many children who would look after them in their old age. The function of polygamy has been taken over by education'*

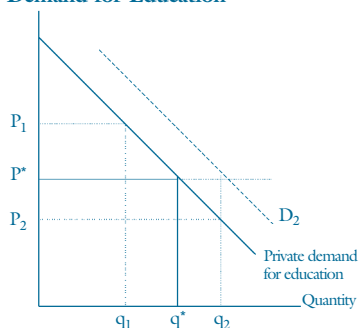
Clearly, this parent saw education as an investment and this view seemed to be shared by others as shown in the PAGs. In Chinsali female parents saw education as providing the individual with the opportunity to "live in a big house", "to be paid monthly", "to look after parents", all investment type perspectives. But there were also other benefits, such as "being independent", securing "family happiness", "read and write for us", "assist in health care" which indicate that the investment was also for the benefit of the family and community. This qualitative evidence is supported by the quantitative analysis which shows that the reasons for attending school were often economic, as above. The main reason given for attendance at school was "to gain new knowledge" (32%). This suggests that education is seen as a good thing in itself, a consumption

reason, but the advantage of gaining new knowledge is also that it enables students to get better jobs, an investment reason.

The difficulties of untangling the consumption and investment reasons have been the subject of acrimonious debate since Schultz first developed the idea of human capital in the sixties, but our evidence does indicate that poor families consider education as the route that their children should take to enjoy greater economic opportunities and escape from the deprived existence that they experience themselves – they see education, at least in part, as an investment. Whether the demand for education is for investment or consumption reasons it can be depicted diagrammatically as in Figure 3.3 below.

Figure 3.3

**Demand for Education**



In the diagram education is treated as a homogeneous product to facilitate exposition of the concept of elasticity of demand. In the real world there would be a range of differently shaped demand curves reflecting households' different perceptions of the value of the different schooling opportunities available. The diagram shows how much education families are prepared to buy at different prices, with the responsiveness of demand to changes in price being determined by the slope of

### 3 Cost Sharing in Education: Concepts and Issues

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the demand curve, the price elasticity of demand. Although in the diagram the curve slopes down, i.e. as price rises less schooling is demanded, this might be an over simplification. The effect on enrolments will in part depend on how the revenues raised are used. For example, if the fees raised improve the quality of schooling or reduce the distance that children have to travel to school they may actually increase school attendance. If the amount families are prepared to pay is greater than the marginal cost of the improvement user fees can be increased, for in such cases social welfare is raised. If willingness to pay were below marginal cost attendance at school would fall if fees were increased. In this situation there may be a case for government subsidy to cover the difference and thus to increase social welfare. The willingness to pay will differ according to the attitudes of families towards education and their ability to pay.

Gertler and Glewwe (1989) demonstrate some of the points made above. They divide the population in rural Peru into quartiles and show that secondary school enrolment is 15% higher for the wealthiest quartile than for the poorest. In the same paper they show how dramatically enrolments are affected by travel time to the nearest school, with enrolment rates being more than double for children within one hour's travel time from the school compared to those who have to travel for more than four hours. Presumably the distance from school would have an even greater effect for primary enrolments for not only would there be greater danger of bullying or attack from animals for smaller children, they would also not have the physical capacity to walk considerable distances. And,

if they did have to walk considerable distances, they would arrive at school tired with adverse effects for their ability to concentrate on lessons at school.

Section 5.7 describes the evidence produced by the study on the sample population's ability and willingness to pay for education.

#### 3.4 Equity, Poverty and Gender

##### 3.4.1 Defining Equity

Gender equity as a concept is now well known and a commonly cited focus of international development aid projects and programmes. Several web sites are devoted to this theme, for example the Organisation of Economic Cooperation and Development (OECD) Women in Development (WID) collection of papers to be found through [www.oecd.org](http://www.oecd.org). Because of this common association of the term equity with gender it is frequently interpreted with this narrow focus. However, inequity associated with gender is only one type of inequity. Others include inequities consequent on poverty; on location; and resultant from disability or belonging to minority ethnic groups. Although the principles may remain the same, the policies, programmes, strategies and monitoring tools needed to promote gender equity will differ from those needed to rebalance disparities associated with other forms of inequity.

Distribution of resources within households as well as between households is of concern. In the case of education this concern manifests itself most particularly as gendered access to schooling. Age is a significant factor in household resource decision-making. In this

### 3 Cost Sharing in Education: Concepts and Issues

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study and elsewhere, when fertility rates are high it is often the younger siblings that lose out to their older brothers (usually) and sisters (sometimes). The elderly, especially widows, are frequently marginalised in respect to access to household resources, although elders' opinions may be decisive.

This section starts by elaborating the term equity: why equity and not equality? The following discussion on equity and equality explores these concepts in relation to education.

#### 3.4.2 Equity and Equality

The terms *'equity'* and *'equality'* are often confused and although equity and equality are similar in meaning, there are also important differences. It is our opinion that the most appropriate term for strategy development purposes in a situation of considerable inequality is in fact equity. Let us examine why.

If Education For All (EFA) is to be more than an international slogan, all children should have equal access to school and be provided with equal opportunities to learn. Similarly, to achieve the millenium development goal of UPE an education system should be equally available and suitable for the learning needs of all children. However in life, as in nature, nothing is equal. Children as *'users of schools'* all live in different circumstances; they have different needs; they have different learning capacities. Schools as *'providers of education'* cannot provide all children with equal access and teachers are not all gifted with an equal capacity to teach and the skills needed to

create learning opportunities for all children especially those with particular needs associated with context, socio-economic circumstances, and those with special physical or cognitive needs. Some of these skills can be learned given the right inputs and training opportunities, but there are additional aptitudes related to the personality of the individual which are over and above learnt ability.

More practically, the term *'equity'* allows us to think in terms of working *'towards the condition of being equal'* in the education system. Equity issues refer to matters of disparity – matters related to *'more or less'*; *'advantaged and disadvantaged'*; *'accessible and inaccessible'*; *'majority and minority'*; *'abled and disabled'*. Children's access to schools and their achievements in the classroom are likely to be affected by poverty, disability, ethnic minority and gender. The capacity of the school to provide access to and quality of education will be affected by the school's location and condition, and by the availability, attitudes and education of the teachers.

Perhaps it could be summarised by saying that all children should be equally able to go to school and they should all have an equal quality of schooling. However, this does not mean that they should have an equal and identical delivery and content in their schooling. Nor is there an expectation that all students are able to have an equal outcome. There will be individual or community preferences in the choices they make in their education; there will be individual differences in academic ability. An equitable system needs to be able to respond to these preferences and to individual needs.

### 3 Cost Sharing in Education: Concepts and Issues

It is important to recognise that in order to move towards equality of outcomes, or indeed equality of opportunities and process, there are often circumstances where inequality of inputs is necessary. For example, in many developing country contexts the number of girls who attend school, survive through five years or more of primary education and succeed in being promoted to junior secondary or secondary schools is far fewer than the number of boys. There are many reasons for this gender inequality, some to do with aspects of the schooling provided and some to do with the cultural and social context. In many of these circumstances simply providing an equal amount of schooling for both boys and girls will not ensure that they both equally have access to schools: the status quo will remain. "Because of current disparities, equal treatment of women and men is insufficient as a strategy for gender equality. Equal treatment in the context of inequalities can mean the perpetuation of disparities. Achieving gender equality will require changes in institutional practices and social relations through which disparities are reinforced and sustained" (OECD Development Assistance Committee (DAC) Gender Guidelines, 1999).

This explains why unequal inputs are often needed to redress current imbalances and move towards a more equal opportunity to achieve. Examples might be removing cost barriers to girls' entry in school: providing scholarships for girls, giving education

materials or uniforms to girls; or lowering entry qualifications to the teaching profession for women in order to increase the numbers of women teachers. Similar examples would also be relevant for those from the poorest households; or for children with disabilities who require additional support in order to get equal opportunities. Marginalised communities outside the mainstream of society may need additional incentives to encourage their entry in mainstream schools, or the mainstream schools may need to consider ways of adjusting their service delivery in such a way that they remove barriers to access of these minority children. For these numerous reasons, the term equity is preferred to equality, implying differences in inputs and sometimes processes in order that equality of opportunities to achieve can occur.

This section looks at issues related to poverty, gender and equity in relation to cost sharing.

#### 3.4.3 Poverty

Universal Primary Education, Education for All, and the International Development Targets (IDTs) emphasise the need to include all children, irrespective of gender, ethnicity, religion or disability, in effective schooling and at a minimum in completing a primary cycle of schooling<sup>9</sup>. Schooling, or education, is both important in its own right (and is a fundamental human right), and as a determinant of poverty: *Inadequate education is one of the most powerful determinants of poverty and unequal access*

<sup>9</sup> It is usual to find the word 'education' used rather than 'schooling' in references to the IDTs. This may be misleading and denies other forms of education. For example, the importance of children learning traditional skills from their elders, the relevance of learning local cultural practices, the significance of understanding social norms are as important for a child's ability to 'get on' in their own environment as formal learning of the school curriculum. Despite feeling uncomfortable with the imprecise use of the term education, in this paper the terms schooling and education are used interchangeably, in recognition of the generally accepted interpretation and use of the latter, and in spite of the fact that the study is specifically concerned with formal schooling.



### 3 Cost Sharing in Education: Concepts and Issues

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*to educational opportunity is a strong correlate of income inequality'* (World Bank, 2001).

A country's efforts to reduce poverty might be seriously compromised if current rates of education are not expanded. *A large body of research points to the catalytic role of basic education for those individuals in society who are most likely to be poor – girls, ethnic minorities, orphans, people with disabilities and people living in rural areas'* (op cit).

Education is seen as a catalyst for poverty reduction, then. However, what is also significant, and a key motivator for this research, is that poverty is a determinant of access to schooling. A circular argument emerges when it is recognised that in order for poverty to be addressed, amongst other things, education needs to be available and effective, but that for education to be available certain features associated with poverty which prevent access need to be addressed. The concern of this study is to determine at what level, if any and for whom, cost sharing would be acceptable. Who are the children who do not get to school, or who do not remain once they do enter the primary cycle? Will cost sharing if used to improve the quality of schools actually encourage them, and their parents to send them to school, or will it/does it provide a cost-barrier?

The World Bank defines poverty as a pronounced deprivation in well-being (World Bank 2001). It goes on to state that poverty encompasses not only material

deprivation (using income or consumption measures) but also low achievement in education and health. These latter are of concern in their own right, but when they accompany material deprivation they are of particular concern. Vulnerability and exposure to risk, voicelessness and powerlessness are features of poverty accepted by the World Bank and provide a far broader definition of poverty than that espoused in the earlier 1990 World Development Report. *'The free market'* is not seen as a perfectly functioning entity, but one whose effects are distorted or constrained by social, cultural and institutional factors. The multi-dimensional aspects of poverty require a broad range of policies. The interactions of different poverty related factors reinforce one another, creating cycles of deprivation which require multiple interventions. Uni-directional reliance on increased Gross Domestic Product (GDP) to improve the well-being of the poorest has long since been abandoned in favour of integrated social policies targeted towards the most disadvantaged or deprived sections of the population.

This rather simplistic statement of a truism long recognised by social policy or socio-economic analysts<sup>10</sup> should not lead to assumptions that once recognised simple solutions may be introduced.

The current emphasis on the production of PRSPs by the poorest (heavily indebted) countries

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<sup>10</sup> See for example the many works of Amartya Sen, writing in this way about poverty as early as 1976. His 'entitlements' theory conceptualised out of his analysis of periods of famine, particularly the 1958 Bengal famine, and later a 'capabilities' approach, demonstrate the multidimensionality of deprivation. The significance of institutional, legal, political and social factors in the functioning of markets effectively distorts market transactions in favour of those who have entitlements and capabilities, and further disadvantage those who do not enjoy those same rights. The widening of the gaps in income distribution which have accompanied the introduction of free market ideology to the transitional economies provides a distressing example of the consequences of removing entitlements, and reducing capabilities.

### 3 Cost Sharing in Education: Concepts and Issues

of the world as the passport to International Monetary Fund (IMF) and World Bank funds indicates the urgency and validity placed by these multilateral institutions on broadening government policies to include the voice of prioritised needs of the poor. However, the difficulties faced in translating policy statements into practical and implemented actions which favour the poorest, and thus removing the barriers to their full participation in economic success (and increased access to improved social service provision, including schooling), are still to be solved. A recent analysis for DFID of sub-Saharan Africa's PRSPs from a social policy and sustainable livelihoods perspective (Thin, 2001) found that analysis of poverty was disaggregated to identify who and where the most disadvantaged were. The pro-poor strategies themselves, however, were not developed in such a disaggregated way. They recommend that *'Future PRS processes should be encouraged to show how the interventions proposed are underpinned by information on poverty and by analysis of opportunities for specific kinds of improvements among specific categories of people'*.

The significance of this concern with disaggregation of analysis and the means to disaggregate policy implementation is reinforced by the outcomes of this research. Very clearly, each of the countries demonstrates a significant heterogeneity of social, economic and cultural structures and distributions, both between the countries and within them. The locations for the research in each of the countries were chosen to represent the more deprived communities. Given the scope of the study no attempt was made to assess how wide the

gaps in educational access were between the highest socio-economic strata and the lowest. It is considered that there are sufficient research studies demonstrating the gaps in educational attainment between the rich and the poor in all of the countries studied to make this unnecessary. This study puts more emphasis on understanding the mechanisms that prevent the poorest from accessing education using qualitative research methods (the hypothesis being that many of these constraints would be income or price related mediated through localised social, cultural and historical factors), and analysing the cost (price) constraints and people's ability and willingness to pay for education through quantitative analysis.

#### 3.4.4 Gender

The economic benefits of education are by now well established. Education improves the quality of life. It promotes health, expands access to paid employment, increases productivity in market and non-market work, and facilitates social and political participation (Bellew and King, 1993, p285, cited in Leo-Rhynie and the Institute of Development and Labour Law, 1999).

Over and above the economic benefits that are evident from widespread education, the education of women provides considerable additional benefits to society. However, this seems to be a stronger effect when schooling is widely spread amongst the population, and when women have had more than three years of schooling. The social externalities created when overall levels of education are above a certain threshold add to the economic case for ensuring universal primary education (Colclough, 1993, p31).

### 3 Cost Sharing in Education: Concepts and Issues

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Educated women have smaller families, fewer of their children die in infancy, and the children who survive are healthier and better educated. Moreover, educated women are better prepared to enter the paid labour force, which is critical to the welfare of the many female-headed households in developing countries (Bellew and King, 1993, p285, cited in Leo-Rhynie, 1999).

This view of education carries significant weight in international funding agency environments, and the importance attached to the economic and social benefits of education can be seen in the UPE and IDTs. Beyond this instrumentalist perspective, there is also a strong case to be made for universal education from a human rights perspective, i.e. that basic education is a right, something that all people should be entitled to. **Universal** clearly indicates that all children irrespective of gender, ethnicity, disability or poverty should have an equal opportunity to access quality education. Above some of the links of lowered access to education to the processes and mechanisms of poverty are made, and the effects of [additional] costs of education on initial entry or fluctuations in access as supported by the cost sharing study outcomes are shown.

#### 3.4.5 Other Equity Concerns

Two other sets of equity issues are included in the description of empirical findings in section 5.9. Ethnicity (5.9.4) and the problems associated with being an orphan (5.9.5) are described. In some countries belonging to minority ethnic groups has a significant bearing on entitlements. This impacts directly and indirectly on a child's ability to access schooling. Higher levels of poverty are often experienced by marginalised minority groups, or people not belonging to the politically dominant ethnic group, reducing potential participation in school. The social exclusion of some minority groups persists, despite legislation, in some parts of the world.

Being an orphan as a result of deaths of parents from HIV/AIDS or as a consequence of war has a significant impact on a young child's life. Social upheaval, relocation, economic deprivation and psychological distress are variously implicated in disruption or abandonment of schooling. Whether it is likely that the expectation of a child or their new guardian paying direct or indirect costs for education in such circumstances will be met is explored.

## 4 Methodology and Sample Characteristics

### 4.1 Selection of Research Countries

In the original proposal to DFID it was proposed that two countries be selected from Africa and two from Asia, the selection to be based on a number of criteria including the following;

- 1) Overall mixture of countries exhibits markedly different patterns of cost sharing – allowing wide range of comparisons
- 2) Country has not been extensively studied before with regard to cost sharing
- 3) Government approval for the study likely to be easy to obtain
- 4) Reasonably good background data available from government / international and national agencies
- 5) Reasonably strong infrastructure including Ministry set up and potential researchers / research institutions
- 6) A DFID field office is established in country, or they had active DFID education programme.

The countries suggested for the long-list were:

Asia: Bangladesh, Nepal, Pakistan, Sri Lanka.

Africa: Ethiopia, Kenya, Uganda, Zambia.

The rationale for selecting at least two case studies in both Africa and Asia was to illustrate the similarities and differences in household decision making in countries with different endowments and different approaches to educational provision. Less than two cases

would have made comparison impossible; choosing only Africa or Asia would limit the generalisability of findings and miss an opportunity for comparison with only small savings in the effort required.

Following consultations, including a review of the budget, and peer advice during a preparatory seminar in 1999, the countries chosen were Bangladesh and Nepal in Asia and Uganda and Zambia in Africa.

Subsequently, Kenya and Sri Lanka were included not as full study countries but as supplementary studies with a purely qualitative focus.

### 4.2 Selection of Research Groups

One of the aims of the research was to build capacity among local research groups for undertaking studies of this nature. The selection of organisations to undertake the country studies was done through a competitive tendering process. The research teams selected were diligent and conscientious, but unfortunately, some of the researchers proved to have rather less experience of cost studies and/or the use of participatory appraisal methods than was evident from their submissions. The limited level of support from international consultants built into the study proved to be less than desirable in some instances: the international researchers were not in all cases able to provide the level of additional training and support the research teams needed. Changes in research team personnel and problems with communications contributed to slow progress in some of the study sites. In two of the six countries the final reports were not as comprehensive as expected: the local teams would have benefited from additional time and support to reach

## 4 Methodology and Sample Characteristics

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the same quality standards as the others. Nonetheless, our aim of building local capacity was addressed, and skills have been enhanced for further studies of this nature. Additional external support would still be needed, especially at the analysis stage.

### 4.3 Selection of Research Sites

Guidance was given to the study teams on site selection. Given the in-depth nature of the study purposive sampling was used, while trying to achieve a balance between urban and rural sites. Study teams were advised to select three rural sites and one urban site using a range of available sources on poverty and education standards. For example, in Nepal the 75 districts were classified according to their Human Development Index (HDI) and the lowest ones selected (allowing for access and research team security). In Zambia selection was made using Central Statistical Office classifications of poverty areas triangulated with a 1999 Comparative Poverty Study by the Poverty Advisory Group.

Following general site selection, the assistance of provincial/regional/district authorities was used to identify possible communities/villages for study. Communities were approached about their participation in the study and final sites were selected accordingly.

### 4.4 Wealth Ranking

The first activity after explaining the purposes of the study to leaders within the study area was to do a wealth ranking exercise using a representative sample of key informants and definitions of poor, relatively poor etc.

decided by the participants themselves. From this ranking the households were chosen on a random basis<sup>11</sup>.

### 4.5 Selection of Research Households

In each of the four selected sites approximately 75 semi-structured interview (SSI) questionnaires were administered. In order to have some comparison, the selected households were divided – through the wealth ranking process – into the *'poorest off'* (PO) and the *'slightly better off'* (SBO). Approximately 75% of questionnaires were administered to the first group and 25% to the second.

Within these groups a further division was to administer questionnaires separately to both the household head and spouse (where available). This was done not as a validation of the information given (though that was a by-product) but in order to gauge differences between the head and spouse in attitudes to the education of children and especially to see if there were gendered differences. Thus in total (and given that in some sites there were a large number of single headed households) about 35-45 households were sampled in each site. The definition of whether a child<sup>12</sup> was of school age was set by each research team, taking into account the age at which children were supposed (by law or custom) to go to school, the fact that some children start school earlier than the law requires, and the prevalence of repetition, leading to over-age children studying in school. In Uganda and Zambia the ages selected were 5-25, in

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<sup>11</sup> In the case of Nepal the households were chosen randomly but provided they contained at least one school-going child. This was a misinterpretation of the guidelines that required households with at least one child of school-going age.

<sup>12</sup> Although the term child is used we appreciate that the age ranges used include young adults.

## 4 Methodology and Sample Characteristics

Bangladesh and Nepal 5-19<sup>13</sup>.

### 4.6 Selection of Participatory

#### Approaches Groups (PAGs)

In each study site triangulation and enrichment of the data collected in the SSIs were undertaken by the study teams through group sessions. These groups were interviewed separately and comprised: groups of boys and girls – both in and out of school; primary and secondary teachers; fathers and mothers, and community leaders.

### 4.7 Community Triangulation

In Kenya and Sri Lanka, where studies relied on PA methods and SSIs were not administered, the researchers held a one-day workshop with a nearby community to test the validity of their findings – this was very instructive in confirming/refuting certain conclusions and highlighting differences between communities in the same geographic area.

### 4.8 Feedback to Communities

In most of the study sites feedback of the results of the country studies to the participants was given after production of the draft report. In cases where this was not possible it was due to security issues or time.

### 4.9 Country Seminars

In the four full-study countries a national seminar was held to disseminate the findings of the drafts reports and seek comments from other professionals with an interest in the field. The participants of these seminars included Ministry Officials, Agency and NGO representatives, and other stakeholders.

### 4.10 Methodology

The study was deliberately designed to focus on the household and to try to complement quantitative data from SSIs with qualitative data collected from individual interviews and PAGs. Secondary sources of data such as Living Standard Measurement Studies (LSMS) reports, project reports, sector studies etc. were used as additional sources of data for context and background.

The difficulties of researching into household costs are well known to those with experience of the field (e.g. reluctance and/or inability of respondents to give true income figures, tendencies to *'forget'* certain members of the household, difficulties in quantifying expenditures). Our research methods tried to compensate for some of the known weaknesses through participatory group discussions and the use of techniques that did not require literacy – including pie (chapati) diagrams, Venn diagrams, matrix ranking, timelines, and seasonal calendars. The notes of the group sessions were written up in the field and charts and diagrams recorded or brought back to the research headquarters.

This was successful in involving a wide range of informants and allowing researchers to deepen their understanding and refine their probing questions for the SSIs. It was also successful in deepening understanding of the burdens on poor households in the context of the communities they live in. It was more difficult to record this wealth of information and summarise it in a form which was easily transmissible and usable in the synthesis report.

<sup>13</sup> The official enrolment age for primary school in Uganda, Bangladesh and Nepal is 6 years. In Zambia it is 7 years.

## 4 Methodology and Sample Characteristics

### Sample Characteristics

The sections below summarise some of the salient features of the selected communities. The tables presenting primary and secondary attendance patterns for each country counter-intuitively show that the proportion of children who have never attended secondary school is lower than those who have never attended primary school. This could be explained by the variation between the official enrolment age in each country and the ages which the research teams included in their primary and secondary samples. These samples included students who were officially too young (below grade one age) and too old (beyond upper secondary grade age) to attend school.

#### 4.11 Bangladesh

##### *Urban Site – Mohamnadpur Thana (Ward 12)*

This is an urban thana of the Dhaka District Corporation. It is the seventh largest thana in Dhaka in terms of population (316,203 in 1991) and the households of the ward studied are almost all Muslim<sup>14</sup>.

##### *Rural Sites – Mymensingh, Patuakhali, Dinajpur*

Three areas in the districts of Mymensingh, Dinajpur and Patuakhali were selected to cover some of the major ethnic groups living in Bangladesh. In Haluaghat upazila (formerly named a thana and a police station) of Mymensingh district the Garo tribe are included in the sample. Ghoraghat upazila of Dinajpur district in the plain mainland includes the ethnic group known as Saotal. In the past they used to live on hunting of wild animals but nowadays they have started limited cultivation. They are poor relative to the rest of the mainland population. In Kalapara upazila in the coastal district of Patuakhali, there is a tribe belonging to a different ethnic group known as Rakhain. They are poor, and engaged in agriculture and fishing.

#### 4.11.1 Selected Sample, Characteristics

The sample of households in the four study sites is shown in Table 4.1. There were 189 households and 300 respondents altogether, 10% of whom were from single headed households. In PAGs a total of 368 persons were involved including students in and out of school, parents, teachers and community leaders.

Table 4.1: Characteristics of Households Sampled: Bangladesh

	Poorest				Slightly Better Off				Total
	HSH		SHH		HSH		SHH		
	MH	FH	MH	FH	MH	FH	MH	FH	
Mymensingh	22	3	5	4	7		1	1	43
Dhaka	24	7		4	6	2		1	44
Patuakhali	21	3		6	10				40
Dinajpur	24	3			8	2	22	3	62
<b>Total</b>	<b>91</b>	<b>16</b>	<b>5</b>	<b>14</b>	<b>31</b>	<b>4</b>	<b>23</b>	<b>5</b>	<b>189</b>

Source: Bangladesh Data. Key: SHH = Single Headed Household; HSH = Household with Spouse and Head; FH = Female Headed; MH = Male Headed

<sup>14</sup> The 1991 Bangladesh Bureau of Statistics (BBS) Census Report shows that 97.99% of the population is Muslim (Bangladesh Report, p4-4).

## 4 Methodology and Sample Characteristics

### 4.11.2 Primary Activities of

#### Household Heads

The primary activities of household heads in the households surveyed were in agriculture /animal husbandry and production work for men, as is shown in Table 4.2. Female household heads were to be found working mainly in production work or housework.

### 4.11.3 School Attendance

The attendance of the children in the sampled households is shown in Tables 4.3 and 4.4. Girls' attendance appears to be better than boys' at both primary and secondary levels.

Table 4.2: Main Activities of Respondent Household Heads by Gender (%)

Activities	Male		Female	
	PO %	SBO %	PO %	SBO %
Agriculture /animal husbandry	13	3		14
Production workers	63	72	47	43
Small Business	8	19	13	-
Handloom worker		3		14
Housework			23	29

Source: Bangladesh Data. Key: PO = Poorest Off; SBO = Slightly Better Off

Table 4.3: Primary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of the age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	14.5	8	77.5	16.7	5.3	78	15.6	6.7	77.8
PO	13.8	9.2	77.1	16.5	5.8	77.7	15.1	7.5	77.4
SBO	17.2	3.4	79.3	17.2	3.4	79.3	17.2	3.4	79.3
HSH	12.7	7.6	79.7	14.5	4.3	81.2	13.6	6	80.4
SHH	25	10	65	33.3	13.3	53.3	28.6	11.4	60
Male Heads	14.9	7.4	77.7	17.8	4.2	78	16.3	5.9	77.8
Female Heads	11.8	11.8	76.5	7.1	14.3	78.6	9.7	12.9	77.4
Mymensingh	24.3	5.4	70.3	32.5	5	62.5	28.6	5.2	66.2
Dhaka	3.1	9.4	87.5	6.5	3.2	90.3	4.8	6.3	88.9
Patuakahli	11.8	14.7	73.5	11.4	5.7	82.9	11.6	10.1	78.3
Dinajpur	17.1	2.9	80	11.5	7.7	80.8	14.8	4.9	80.3

Source: Bangladesh Data, children of primary school age (5 to 10).

Key: PO = Poorest Off; SBO = Slightly Better Off; HSH = Household with Spouse and Head; SHH = Single Headed Household; HH = Households



## 4 Methodology and Sample Characteristics

Table 4.4: Secondary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	6.8	47.7	45.5	4.7	37.2	58.1	5.7	42.5	51.7
PO	8.6	48.6	42.9	5.4	37.8	56.8	6.9	43.1	50
SBO		44.4	55.6		33.3	66.7		40	60
HSH	6.5	51.6	41.9	5.1	38.5	56.4	5.7	44.3	50
SHH	7.7	38.5	53.8		25	75	5.9	35.3	58.8
Male Heads	5.7	45.7	48.6	5.4	40.5	54.1	5.6	43.1	51.4
Female Heads	11.1	55.6	33.3		16.7	83.3	6.7	40	53.3
Mymensingh		36.4	63.6	10	10	80	4.8	23.8	71.4
Dhaka	25	41.7	33.3	7.7	61.5	30.8	16	52	32
Patuakahli		33.3	66.7		40	60		36.4	63.6
Dinajpur		66.7	33.3		33.3	66.7		50	50

Source: Bangladesh data (children aged 11 -19). Key: PO = Poorest Off; SBO = Slightly Better Off; HSH = Household with Spouse and Head; SHH = Single Headed Household; HH = Households

### 4.12 Nepal

Key indicators for the four study sites are given in Table 4.5.

*Urban site<sup>15</sup> – Kapilbastu Municipality in the Western Region (Terai)*

**Kapilbastu** is predominantly Hindu (83%) and about 75% of the population are involved in farming. Its HDI and per capita income are below the Terai average (1998 figures).

The study area was in 6 settlements in 3 of the poorest of the district's 14 wards, none of which yet has electricity. About 15% of the population in these settlements are Indian migrants. Education is relatively young in this area – the first primary school was established as recently as 10 years ago. The current Net Enrolment Rate (NER) is 16% with only 90 girls attending school of an estimated 4,000 children.

Table 4.5: District Level Indicators

	Popn.	HH avg. size	HDI	HDI avg. for area	Annual per capita incomeRs.	Girls NER primary	Girls NER lower sec.
Kapilbastu	478,000	6.6	.286	.244	6,541	31%	13%
Chandhika	232,000	7	.235	.357	5,035	30%	14%
Darakh	570,000	10	.299	.344	7,319	37%	12%
Dhunchu	45,000	not available	.246	.271	7,111	62%	17%

Source: Nepal Report Chapter 4.

Key: HH = Households; HDI = Human Development Index; NER = Net Enrolment rate

<sup>15</sup> The definition of urban in Nepal is as much political as social or demographic. Hence, peri-urban may be a better description.

## 4 Methodology and Sample Characteristics

*Rural sites – Chandhika VDC, Achham, Far Western Region (Hill); Darakh VDC Kailali, Far Western Region (Terai); Dhunche VDC Rasuwa, Central Region (Mountains)*

Each site has different ethnic, caste and religious dimensions.

In **Chandhika** the major castes include Chhetris (45%) and Brahmins (20%). About 80% of the population are involved in farming. The study area was in 3 of the poorest of the district's wards. The caste system is believed to be a very strong barrier to access to school.

In **Darakh** the major caste is Tharus, other groups include Biswakarma, Damai and Sarki. About 90% of the population are involved in farming. The study area was in Nimdi Village (Ward 4) of Darakh VDC. Distance to the secondary school is a

problem for continued attendance at school beyond primary grades, and educational attainments are generally low.

In **Dhunche** the major caste is Tamang; other groups include Sherpa, Chhetri, Newar, Ghale, Gurung, Damai, Sarki and Sunar. The majority of the population is involved in farming. The study area was in Wards 5,6,7 and 8 of Dhunche VDC<sup>16</sup>.

### 4.12.1 Nepal Selected Sample Characteristics

The sample of households in the four study sites is shown in Table 4.6 below. There were 180 HH and 300 respondents altogether, 33% of whom were from single headed households. In the PAGs a total of 398 persons were involved including students in and out of school, parents, teachers and community leaders.

Table 4.6: Characteristics of Households Sampled: Nepal (Absolute numbers)

Districts/Sites & HH Types	Characteristics of Households Sampled								Total
	Poorest				Slightly Better Off				
	HSH		SHH		HSH		SHH		
	MH	FH	MH	FH	MH	FH	MH	FH	
Achham(Chandika)	14		6	23	5		5	3	56
Kailali (Darakh)	26		1	2	8		1	3	41
Kapilbastu	24		3	5	8		2	1	43
Rasuwa (Dhunche)	25		2	3	9	1			40
<b>Total</b>	<b>89</b>		<b>12</b>	<b>33</b>	<b>30</b>	<b>1</b>	<b>8</b>	<b>7</b>	<b>180</b>

Source – Nepal report. Key: SHH = Single Headed Household; HSH = Household with Spouse and Head; FH = Female Headed; MH = Male Headed

<sup>16</sup> A problem with the selection of Dhunche was discovered as fieldwork progressed: it did not appear that the wards advised by VDC leaders were really the poorest. As it was too late to rectify the problem, during writing-up some of the analyses (especially income and expenditures) were done without Dhunche to avoid skewing of results.

## 4 Methodology and Sample Characteristics

### 4.12.2 Primary Activities of

#### Household Heads

The primary activities of household heads in the households surveyed were in agriculture /animal husbandry and production work for men, as is shown in Table 4.7.

### 4.12.3 School Attendance

The attendance of the primary children in the sampled households is shown in Table 4.8. Girls' attendance is notably lower than boys' – averaging 65% for girls and 81% for boys (with the exception of Female Headed Households).

At secondary level (Table 4.9) the gender pattern of primary attendance is repeated and accentuated – averaging 47% of girls in all households who have never been to secondary school (again with the notable exception of female headed households). There appear to be no boys who have dropped out (attended in the past) at the primary level. This is surprising and it could be that parents were not willing to admit that their boys had dropped out.

Table 4.7: Main Activities of Respondent Household Heads by Gender (%)

Activities	Male		Female	
	PO %	SBO %	PO %	SBO %
Agriculture /animal husbandry	44	47	52	63
Production workers	34	16	3	-
Professional/clerical	9	24	-	-
Housework	2	3	43	37

Source: Table 5.3 Nepal report. Key: PO = Poorest Off; SBO = Slightly Better Off

Table 4.8: Primary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of the age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	18.8	-	81.2	28.9	5.6	65.6	23.2	2.4	74.4
PO	20.7	-	79.3	30.2	4.8	65.1	24.5	1.9	73.5
SBO	12	-	88	25.9	7.4	66.7	19.2	3.8	76.9
SHH	14.6	-	85.4	10.7	3.6	85.7	13.2	1.3	85.5
HSH	21.7	-	78.3	37.1	6.5	56.5	29	3.1	67.9
Male Heads	22.7	-	77.3	36.2	5.8	58	28.7	2.5	68.8
Female Heads	6.9	-	93.1	4.8	4.8	90.5	6	2	92

Source: Nepal Report Table 6.7 – proportion of primary school age children (5 to 10).  
Key: PO = Poorest Off; SBO = Slightly Better Off; SHH = Single Headed Household;  
HSH = Household with Spouse and Head

## 4 Methodology and Sample Characteristics

Table 4.9: Secondary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of the age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	8.7	21.7	69.6	47.4	15.5	37.1	26.4	18.9	54.7
PO	9.7	23.7	66.7	54.8	17.7	27.4	27.7	21.3	51
SBO	4.5	13.6	81.8	34.3	11.4	54.3	22.8	12.3	64.9
SHH	2.5	20	77.5	33.3	11.1	55.6	17.1	15.8	67.1
HSH	12	22.7	65.3	55.7	18	26.2	31.6	20.6	47.8
Male Heads	10	22.2	67.8	52.1	15.5	32.4	28.6	19.3	52.2
Female Heads	4	20	76	34.6	15.4	50	19.6	17.6	62.7
Figures below for area are for primary and secondary combined %									
Accham	9.7	8.6	81.7	23.2	8.7	68.1	15.4	8.6	75.9
Kailali	24.2	9.7	66.1	54.5	9.1	36.4	39.8	9.4	50.8
Kapilbastu	10.4	14.3	75.3	38.5	15.4	46.2	21.7	14.7	63.6

Source: Nepal Report table 6.8 – proportion of secondary school age children (11 to 19).

Key: PO = Poorest Off; SBO = Slightly Better Off; SHH = Single Headed Household; HSH = Household with Spouse and Head

Note that the figures on school attendance for the households included in the research sample are not representative of the country as a whole, nor their own area. Only those with school-going children were selected for inclusion in the study, thus distorting the figures upward.

### 4.13 Uganda

Key indicators for the four study sites are given in Table 4.10.

#### Urban site – Mbale

#### Mbale District

Mbale District is one of the main urban districts in the Eastern Region of Uganda with a population density of 284 persons per square km. The age group distribution indicates a high proportion of children in each household (about 46%) and a high dependency ratio of 50%.

Table 4.10: District Level Indicators

	Population	HH avg. size	Literacy rate	GER (P&S)	Secondary Enrolment as % of primary Enrolment
Mbale (Urban)	931,500	N/A	56%: (63%M; 49%F)	88%	6%
Apac	566,400	N/A	43%: (70%M; 36% F)	87%	3%
Kibaale	300,821	5	N/A	84%	3%
Kiboga	170,000	4	N/A	92%	3%

Source: Table 4.2 Uganda report, and 1998 Educational Statistical Abstract

## 4 Methodology and Sample Characteristics

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The main economic activities in the district are agriculture, trade, construction, small scale and medium-scale processing in cottage industries. Transport infrastructure and distribution facilities such as markets are poor due to the bad terrain.

### *Rural Sites – Apac, Kibaale, Kiboga*

#### **Apac District**

Apac District is located in the Northern Region of Uganda. About 80% of the population are peasant farmers. Ibutje, which is the area of study, is one of the poorest Sub-Counties due to dry spells. The main economic activity in the area is fishing in Lake Kwana and the River Nile. The fish is dried and sold in Kampala, Masindi and also into the neighbouring countries of Sudan and the Democratic Republic of Congo. This activity provides a very quick source of money for boys, and therefore, lures them from schooling.

The extended family system is predominant and men with wealth – many livestock – practise polygamy. With the introduction of UPE in 1997, the enrolment of pupils in Apac increased by 30% on average. The number of boys enrolled is still greater than that of girls.

#### **Kibaale District**

Kibaale District is located in the mid-western part of Uganda. Population density is low, at 68 persons per sq. km. However, the population is unevenly distributed. Most families are extended in nature, leading to economic pressure on household heads. Polygamy in the district is a widespread phenomenon and practised by men of all religious denominations. More than 50% of the total population are children below 15.

There are many cases of early marriages in the area. The HIV/AIDS epidemic influences marriage patterns. Marrying young women is a preferred option, and sexual intercourse with young virgins is understood by some men to confer protection against HIV and other STDs. Early marriage and unwanted pregnancies are the main reasons why many girls do not complete primary education or proceed beyond primary level.

In the district women have been mobilised in groups under the Community Mobilisation Programme, which aims to strengthen the capacity of women through skills training to enable them to benefit from credit schemes.

#### **Kiboga District**

The district is located in central Uganda. About 66% of the people in Kiboga live in temporary dwellings. The majority of the people in this area are mainly peasant farmers. Coffee and tobacco are the main cash crops while bananas, maize, potatoes, beans, cassava, vegetables, groundnuts and fruits are grown as food crops with the surplus for sale.

In the past, families were polygamous but with the changes in the socio-economic conditions, most men have turned to monogamous marriages, except in a few isolated cases. The extended family system is still prevalent.

Before 1997, 25,000 children were attending school. However, with the introduction of UPE in 1997, the enrolment more than doubled to approximately 58,000 children<sup>17</sup>. However, the areas where nomadic pastoralism

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<sup>17</sup> District Education Officer Kiboga District

## 4 Methodology and Sample Characteristics

is practised have a higher proportion of children who do not attend school. As parents migrate their children's schooling is disrupted.

### 4.13.1 Uganda Selected Sample Characteristics

The sample of households in the four study sites is shown in Table 4.11 below. There were 195 HH and 300 respondents altogether, 32% of whom were from single headed households. In the PAGs a total of about 200 persons were involved including students in and out of school, parents, teachers and community leaders.

### 4.13.2 Primary Activities of Household Heads

The primary activities of household heads in the households surveyed were as shown in Table 4.12. There are considerable regional variations within the four study sites which are masked by these average figures.

### 4.13.3 School Attendance

The attendance of the children in the sampled households is shown in Tables 4.13 and 4.14. (overleaf) Both girls' and boys' attendance is high – averaging 81% for the sample as a whole – the difference between boys and girls is minimal for each category: a possible indication of a successful new education policy.

Table 4.11: Characteristics of Households Sampled: Uganda

	Poorest				Slightly Better Off				Total
	HSH		SHH		HSH		SHH		
	MH	FH	MH	FH	MH	FH	MH	FH	
Kibaale	27	0	0	4	9	1	0	0	41
Kiboga	16	1	1	17	10	1	0	1	47
Apec	26	0	0	9	10	0	1	1	47
Mbale	17	3	2	24	11	0	2	1	60
<b>Total</b>	<b>86</b>	<b>4</b>	<b>3</b>	<b>54</b>	<b>40</b>	<b>2</b>	<b>3</b>	<b>3</b>	<b>195</b>

Source Ugandan data. Key: HSH = Households with both Head and Spouse; FH = Female Headed; SHH = Single Headed Household; MH = Male Headed

Table 4.12: Main Activities of Respondent Household Heads by Gender (%)

Activities	Male		Female	
	PO %	SBO %	PO %	SBO %
Agriculture /animal husbandry	70	61	49	30
Production workers	15	21	3	10
Estate /seasonal worker	5	-	-	-
Self employed street vendor	2	2	16	10
Housework	-	2	12	-
Resting				50

Source: Table 5.3 Uganda Report. Key: PO = Poorest Off; SBO = Slightly Better Off

## 4 Methodology and Sample Characteristics

Table 4.13: Primary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of the age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	17.8	1.4	80.8	17.4	1.4	81.2	17.6	1.4	81
PO	17.9	1.3	80.8	16.6	1.8	81.7	17.2	1.6	81.3
SBO	17.5	1.6	81	20.5		79.5	18.7	0.9	80.4
HSH	18.8	2.6	78.6	20.2	2.6	77.2	19.5	2.6	77.9
SHH	12.9		87.1	7.7		92.3	10.4		89.6
Male Heads	19.9	2	78.1	21.1	2.1	76.4	20.7	2	77.3
Female Heads	12.7		87.3	8.7		91.3	10.6		89.4
Kibaale	24.4	2.4	73.2	21.1	3.5	75.4	22.4	3.1	74.5
Kiboga	10.7	1.8	87.5	9.3	2.3	88.4	10.1	2	87.9
Apac	14.9	2.1	83	18.8		81.3	16.8	1.1	82.1
Mbale	21.4		78.6	18.5		81.5	20		80

Source: Ugandan data: children of primary school age (5 to 12). Key: PO = Poorest Off; SBO = Slightly Better Off; HSH = Households with both Head and Spouse; SHH = Single Headed Household

Table 4.14: Secondary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	0.6	24.6	74.3	2.1	39.6	58.3	1.3	31.5	66.9
PO	0.8	25.4	73.8	1	41	58	0.9	32.3	66.9
SBO		22	75.6	4.5	36.4	59.1	2.4	29.4	67.1
HSH	1.1	18.7	80.2	2.9	42.9	54.3	1.9	29.2	68.9
SHH		26.7	71.1		34	66		30.4	68.5
Male Heads	0.8	24.2	74.2	2.9	41.7	55.3	1.8	32.2	65.6
Female Heads		25.6	74.4		34.1	65.9		29.8	70.2
Kibaale		25	75		41.2	58.8		32.4	67.6
Kiboga		33.3	66.7	2.9	42.9	54.3	1.3	37.7	61
Apac	1.6	19.7	78.7		41.7	58.3	0.9	29.4	69.7
Mbale		22.7	75	4.5	34.1	61.4	2.3	28.4	68.2

Source: Ugandan data (children aged 13-25)  
Key: PO = Poorest Off; SBO = Slightly Better Off; HSH = Households with both Head and Spouse; SHH = Single Headed Household

## 4 Methodology and Sample Characteristics

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### 4.14 Zambia

#### *Urban Site – Kapoto (Kitwe, Copperbelt)*

Kapoto is a large squatter settlement (estimated population 35,000) which started as a farming area for the residents of Kitwe. Many people came to settle in Kapoto as a place for retired miners and industrial workers. Later, the City Council embarked on an unsuccessful attempt to evict residents from the area. The majority of the people are involved in informal sector activities. They buy and re-sell such groceries as food items and soap. Some depend on piecework (casual short-term menial jobs). While the residents of Kapoto come from different parts and language groups of Zambia, the predominant language spoken in Kapoto, like in other parts of Kitwe and the Copperbelt, is Bemba. Like the majority of Zambians, the social organisation of Kapoto residents is matrilineal. Most practice monogamy and some form of Christianity.

Kitwe district has 24 lower and middle basic schools, 23 upper basic, 9 secondary and private schools. There are a total of 65,680 pupils and 1,643 teachers in primary and basic schools, giving a teacher-pupil ratio of 1:40. The majority of teachers (68.2%) are females. The year 2000 saw a 2.43 % increase in the death rate of trained teachers in the district with a loss of 13 male and 27 female teachers. In secondary schools, there are 291 teachers; the figure is inclusive of head-teachers and their deputies.

*Rural Sites - Yuka village (Kalabo, Western province); Munyama Village (Siavonga, Gwembe Valley, Southern province) Mulanga Village ( Chinsali, Northern province)*

Historically, in Yuka village there has been an intermittent inflow of people from Angola. The settlement is an outlier, one of nine villages in the district. The main economic activities are subsistence cultivation of cassava, millet, maize, sweet potatoes and pumpkins, animal husbandry, fishing, craft making (baskets and mats), and vending. Culturally and ethnically, the area is mixed and comprises Lozi, Mwenyi, Makome and Mbunda. There are also the Kwandi, Kwangwa, Youma and Mbalango ethnic groups from Angola. Yuka village consists of a population of some 1,200 people widely scattered over semi-Kalahari sandy areas of Kalabo District.

Munyama village is one of the settlements created after the displacement of the people of the Valley following the construction of Lake Kariba in 1958. Economically, the area is underdeveloped. Fishing is the main economic activity of the area. Commercial fishing is monopolised by outsiders (Zambians from other parts of the country who have established fishing camps in the area) and indigenous people are engaged in fishing for subsistence. Farming is equally of a subsistence type: there is limited cultivatable land. The countryside is hilly and the lakeshores sandy. Sorghum is grown in alluvial soils. Goats and cattle are reared and are the main source of wealth for the local people.

The dominant ethnic groups are the Tonga, followed by the Goba. The population is sparse and estimated at 3,000 people scattered over a wide area. Facilities found in the village include a primary school, a clinic and the headquarters for Harvest Help, an NGO that built the school and is responsible



## 4 Methodology and Sample Characteristics

for running the clinic. Harvest Help is central to the lives of the people of Munyama and other lakeshore settlements. The organisation has built five other schools along the lakeshore and provides relief food during drought. According to the District Education Officer (DEO), it is estimated that between 10 to 15 % of school-going age children are out of school in the District. The teacher-pupil ratio is estimated at 1:47.

Mulunga village is a rural settlement located 70 km south of Chinsali District in the Northern Province. The whole area is economically depressed. Groundnuts are the main cash crop of the area but the local people find it difficult to market this produce. The people of the area traditionally grow millet and cassava for subsistence. The main ethnic groups found in Mulunga are the Bemba and Bisa people. The population

is sparse (c. 2,500) and distributed in hamlets which form the village area. The area comprises three villages of Nsofu, Chuma, and Kalanguluka. A Roman Catholic Mission serves the villages providing a rural health centre, staff houses and a church building. Village houses are built out of sun-dried bricks and roofed with thatch or iron sheets.

### 4.14.1 Zambia Selected Sample Characteristics

The sample of households in the four study sites is shown in Table 4.15 below. There were 190 HH and 291 respondents altogether, 28% of whom were from single headed households. In the PAGs a total of 382 persons were involved including students in and out of school, parents, teachers and community leaders.

Table 4.15: Characteristics of Households Sampled: Zambia

	Poorest				Slightly Better Off				Total
	HSH		SHH		HSH		SHH		
	MH	FH	MH	FH	MH	FH	MH	FH	
Kitwe	13	1		18	5	4		3	44
Chinsali	11		1	9	23			2	46
Siavonga	25	1	2	2	11			2	43
Kalabo	23	7	2	12	12			1	57
<b>Total</b>	<b>72</b>	<b>9</b>	<b>5</b>	<b>41</b>	<b>51</b>	<b>4</b>		<b>8</b>	<b>190</b>

Source: Zambian data. Key: HSH = Households with both Head and Spouse; SHH = Single Headed Household; MH = Male Headed; FH = Female Headed

## 4 Methodology and Sample Characteristics

### 4.14.2 Primary Activities of Household Heads

The primary activities of household heads in the households surveyed were as shown in Table 4.16.

### 4.14.3 School Attendance

School attendance figures (Tables 4.17 & 4.18) indicate a substantial number of children at both primary and secondary levels reported

as never having attended school. In many cases this could be because children are considered by their parents to be too young to go to school even though of school age – a possibly convenient excuse if the real reasons are economic. Rates of attendance are similar for boys and girls (except in Siavonga). Differences between SBO and PO households are pronounced at the secondary level.

Table 4.16: Main Activities of Respondent Household Heads by Gender (%)

Activities	Male		Female	
	PO	SBO	PO	SBO
Agriculture /animal husbandry	74	72	50	36
Production workers	8	9	4	9
Estate /seasonal worker		2	-	-
Self employed street vendor	7	2	17	-
Housework	1	-	20	27
Self employed sales worker	3	4		18

Source: *Zambian data. Key: PO = Poorest Off; SBO = Slightly Better Off*

Table 4.17: Primary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of the age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	37.3	9.8	52.9	38.6	9.7	51.2	38	9.7	52.1
PO	38	10.2	51.8	43.1	11.5	45.4	40.4	10.9	48.7
SBO	35.8	9	55.2	31.2	6.5	61	33.3	7.6	58.3
HSH	38.8	8.6	52.6	40.9	6.7	51.7	39.9	7.6	52.2
SHH	32.7	13.5	53.8	32.8	17.2	50	32.7	15.5	51.8
Male Heads	35.4	8.8	55.8	42.3	7.7	49.3	38.8	8.3	52.6
Female Heads	42.1	12.3	45.6	30.8	13.8	55.4	36.1	13.1	50.8
Kitwe	25.5	15.7	58.8	32.6	15.2	50	28.9	15.5	54.6
Chinsali	25.4	8.5	66.1	23.9	13	63	24.8	10.5	64.8
Siavonga	48.6		51.4	56.9	1.7	41.4	53.7	1.1	45.3
Kalabo	52.6	12.3	35.1	36.8	10.5	52.6	44.7	11.4	43.9

Source: *Zambia Data, children of primary school age (5 to 13). Key: PO = Poorest Off; SBO = Slightly Better Off; HSH = Households with both Head and Spouse; SHH = Single Headed Household; HH = Households*

## 4 Methodology and Sample Characteristics

Table 4.18: Secondary School Attendance (%)

Type of HH & Area of Study	School Attendance Patterns (% of age group)								
	Boys			Girls			Boys and Girls		
	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending	Never attended	Attended in the past	Currently attending
All HHs	4.8	44.9	50.3	8.3	44.8	47	6.7	44.8	48.5
PO	7.8	53.3	38.9	10.1	56	33.9	9	54.8	36.2
SBO		31.6	68.4	5.6	27.8	66.7	3.1	29.5	67.4
HSH	5.3	39.8	54.9	9.8	44.7	45.5	7.8	42.4	49.8
SHH	2.9	61.8	35.3	4.1	44.9	51	3.6	51.8	44.6
Male Heads	4.6	39.8	55.6	8.3	44.2	47.5	6.6	42.1	51.3
Female Heads	5.1	61.8	35.9	8.2	45.9	45.9	7	51	42
Kitwe		73.5	26.5	7.5	47.5	45	4.1	59.5	36.4
Chinsali		34.2	65.8		31.3	68.8		32.6	67.4
Siavonga	12	12	76	19	38.1	42.9	15.2	23.9	60.9
Kalabo	8	50	42	11.1	54.2	34.7	9.8	52.5	37.7

Source: Zambia data (children aged 14-25). Key: PO = Poorest Off; SBO = Slightly Better Off; HSH = Households with both Head and Spouse; SHH = Single Headed Household; HH = Households

### 4.15 Kenya

No SSIs were administered in the Kenya study – all fieldwork was done through PA sessions with different groups of villagers.

#### *Site One: Mandani village: Mwingi district*

Mandani village is in Mwingi district. There are a total of 331 people living in 58 households. The village is settled by people of Akamba ethnic group whose main practice is small-scale farming, weaving and bee keeping. The general economic status of people is poor. Available statistics, for example, the 1994 Welfare Monitoring Survey Report (Central Bureau of Statistics, 1996) states that average annual income per person in the rural areas is Ksh 8,505 (US\$117). However, in Mandani incomes for the poorest persons are much lower: Ksh. 100 (US\$1.25) per month.

There are several reasons cited for the poor status of these villages. For example, the main

economic activity of Mandani village is farming but it has a scarcity of water (mainly rain water) for successful farming. When rains fails (it had failed for two years prior to our visit) families are devastated. Only a few families who have one of their kin in paid employment are in a better position of getting regular income. It is this situation which leads to a desire for education as a means of escaping from poverty by being able to access formal paid employment.

Results of wealth ranking for Mandani village show that 19 households are categorised as very poor, 17 households were categorised as poor, 11 households were categorised as middle while 11 other households were categorised as rich. The first school in the area was built by a missionary in 1946 at Ithumbi, twelve kilometres away from the village. During the late sixties, a primary school was built at Mbondoni, eight kilometres away, and by the mid-seventies a primary school was started in the village.

## 4 Methodology and Sample Characteristics

*Site two: Kapsinendet village: Bomet district:*

Kapsinendet village has a total of approximately 600 people living in 72 households. The village is populated predominantly by the Kipsigis ethnic group whose traditional practice has been cattle keeping. However with increasing population and decreasing land size, there has been a gradual shift to small-scale farming with the production of maize as the main crop.

There is only one village road; other communication ways are only footpaths. Part of this village is served by a community water pipe that was initiated when the government's water supply system failed. The community water supply serves less than half the village's population leaving the majority without adequate water supply. Just as in Mandani village, the study team observed that the middle and rich persons live near the roads, shopping centres, schools and other services. The poor live far off at the corners of the village.

The 1994 Welfare Monitoring Survey Report states that Kapsinendet village has a monthly per capita income of between Ksh 350 to Ksh 500 (US\$ 5-7) compared to the national annual average of Ksh 8,505 (US\$117). The village suffers long dry spells, and this periodic drought affects potential milk supply and crop production. This contributes to low income potential and in turn influences school attendance, encouraging withdrawal from school. Cultural practices in

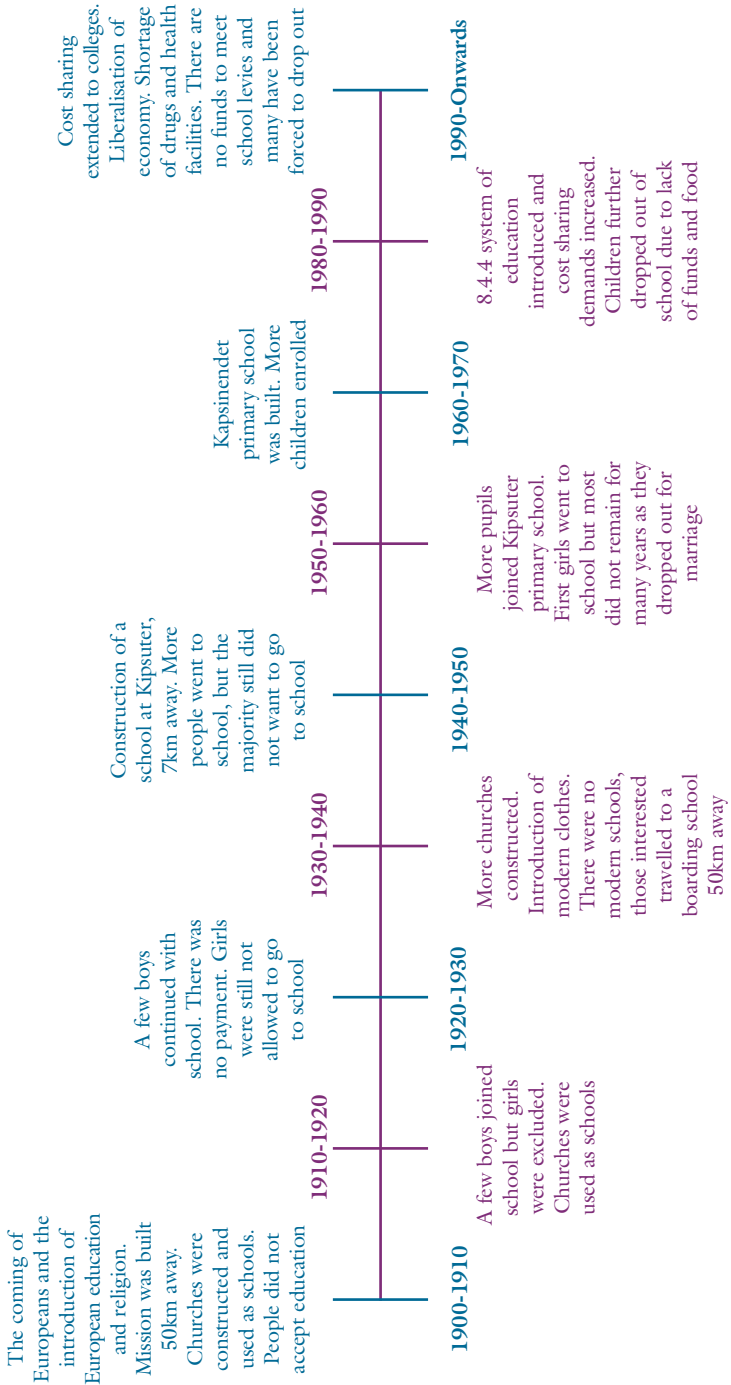
Kapsinendet increases the preference for boys' education. A historical time-line for Kapsinendet village was produced by participants which helps to explain the local demand for education – based on the long history of exposure to European education systems and available institutions – and the impact of cost sharing on effective demand (Figure 4.1 overleaf).

Results of wealth ranking for Kapsinendet village were similar to those of Mandani, although the proportion of the very poor is smaller. Those villagers categorised as very poor were 10, those categorised as poor were 32, those categorised as middle were 23 while those categorised as rich were 7. Not only did the informants indicate that Mandani village has more villagers in the very poor category than Kapsinendet, but their definitions of poverty in the two villages also differ, perhaps reflecting differences in perceptions, based on the somewhat different socio-economic structures.

The first school, initially attended by boys only, was built in the neighbouring village in 1956. By the beginning of 1960 a few girls started going to school but most dropped out soon after. Villagers interviewed during this study attributed this to pressure at the time from the community for the girls to get circumcised and eventually settled in marriage.

## 4 Methodology and Sample Characteristics

Figure 4.1: Historical Time Line for Kapsinendet Village



## 4 Methodology and Sample Characteristics

### 4.16 Sri Lanka

No SSIs were administered in the Sri Lanka study – all field work was done through PA sessions with different groups of villagers.

#### *Andimune Community*

Andimune is a fishing village on the west coast of Sri Lanka located north of Colombo in Udappuwa Division, part of Puttalam district. The entire population of Udappuwa Division – around 2,000 families – is Tamil, predominantly Hindu, with some Roman Catholics. Andimune village includes more than 600 families, many of whom were settled under a special housing scheme. The main economic activity in the village is fishing. In Udappuwa Division, there are about 1,500 families engaged in the fishing industry. The fishing season on the west coast of Sri Lanka lasts from October to May. During the off-season, most fishermen migrate to the East coast, particularly to Trincomalee. However, in recent years the civil war has limited this seasonal migration. Many people in Andimune, particularly older men and women, work in prawn ponds as labourers or watchers, earning about Rs150 a day. However, it is said that when women go to work in the ponds, their children don't go to school. Also, some children are employed as night watchers which affects their attendance.

Andimune is served by two schools, Andimune Vidyalaya and Udappuwa Maha Vidyalaya. Udappuwa MV goes up to Grades 12/13, offering GCE AL, and is the larger school. Both are Tamil medium, mixed schools.

The total number of families in Andimune is approximately 600. A cross-section of 133 families was chosen as a sample for the study. A wealth-ranking exercise was conducted with a group of individuals (both male and female) from the sample families. 23 families (17%) were classified as rich; 28 (21%) as average, and 82 (62%) as poor.

Udappuwa, including Andimune, is well known among Sri Lankans as a district with a unique identity, of comparatively recent South Indian origin and with strong religious and cultural traditions. Indeed during the study it was observed that the social life of the people in Udappuwa is closely associated with the village Kovil (temple) and the fortunes and misfortunes of life are attributed to the acts of Kovil gods.

The position of women in the community is governed by traditional Tamil values. Girls are married young, usually soon after they reach puberty. The attainment of puberty by girls is celebrated in the traditional way. Many girls of school-age do not attend school regularly.

#### *Rohanapura Community*

Rohanapura village is located in the Suriya-ara Division of Uva Province. Originally settled by migrant families, it now has 101 families and a total population of 475, 232 men and 243 women. Among the adults in the village, 40% are illiterate, 45% had studied up to primary level, and 5% had received secondary education. All are Sinhala Buddhists.

## 4 Methodology and Sample Characteristics

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There is no electricity in the village. Water is scarce, its quality is poor, and the fluoride content of the water is high. The gravel roads in the village were constructed through shramadana, with financial assistance from NORAD and World Vision International. The village is about 2 km from the main road, and the villagers use public transport to reach nearby towns.

The village is served by Sevanagala Usbim school. The medium of instruction is Sinhala.

The main economic activity in the village is highland agriculture (*chena cultivation*). The main crops are green gram, cowpea, *kurakkan* (millet), black gram, ground nuts, maize and vegetables such as pumpkins, brinjal, bitter gourd, snake gourd, cultivated on the family plots. Farmers also try to grow perennial crops such as coconuts, cashew and lime with little success, due to scarcity of

water. The major problems encountered by the farmers are the high cost of inputs such as hiring tractors, purchasing agro-chemicals and marketing of their produce. Many farmers take out credit to fund these inputs, either from money-lenders, the shop owner or the *mudalali* (village entrepreneur) at exorbitant interest rates.

A wealth-ranking exercise was carried out with the villagers to identify the socio-economic differences in the village. In Rohanapura, there are 11 rich families (10%), 35 average families (35%), 33 poor families (33%) and 22 (22%) very poor families. However, this is all relative, as except for 6 families in the rich category who owned hand tractors (3) and small boutiques (3), all the other families are recipients of government Samurdhi subsidies.

## 5 Discussion of Findings

### 5.1 Introduction

In this section findings are presented from both the SSI and PAGs. The areas covered include:

- The value and benefits of education;
- Constraints to access and barriers to education;
- Quality of education;
- Income and expenditure;
- The costs of education;
- Ability and willingness to pay for education;
- Household sacrifices; and
- Equity issues in education.

It is worth bearing in mind from the outset of this section that the comparative report faces the problem of any attempt to generalise from data collected from heterogeneous sources. The individual country studies, upon which this report is based, have demonstrated the complexity and the heterogeneity of the experiences of households within and between the different communities in each of the study countries, and between the study countries themselves. As such caution needs to be exercised when considering the relevance of these findings to a wider context.

Nonetheless, some general patterns are evident and these are also included in the discussion.

### 5.2 Value and Benefits of Education

#### 5.2.1 Household Perceptions on the Value of Education

In this section the value attached to education by parents and children (both school-going and out of school children) is examined. The

benefits (as perceived by the respondents) that education brings to the individual and/or household (i.e. the social and economic returns to education) are also considered.

#### (i) Value of Education

##### *Do Parents Value Education?*

The attitudes of poor parents and their children towards the benefits of education are seldom well understood. Throughout the fieldwork many teachers and community leaders (though by no means all) expressed the view that the poorest parents (who they believe to be generally uneducated) have little or no understanding of the benefits of education and many children do not attend school (or attend irregularly) because their parents do not value education, particularly secondary education.

Even during post-fieldwork dissemination workshops<sup>18</sup> (e.g. Bangladesh, Zambia and Nepal) involving ministry officials, teachers, and donors this viewpoint was echoed, albeit to a lesser extent. However, this study clearly demonstrates that, on the whole, the poorest parents and their children do indeed value education and usually have clear and rational reasons for not participating, or participating infrequently. Some interesting gender differences between the qualitative and quantitative findings qualify these remarks.

When parents were asked “Do you think primary and secondary education is important for boys and/or girls?” the overwhelming response was that it is equally important for both as demonstrated in Table 5.1 overleaf.

<sup>18</sup> In each of the four main study countries the findings of the study were disseminated through a seminar.



## 5 Discussion of Findings

Table 5.1: Importance of Primary and Secondary Education (% of Respondents)

All respondents	Importance of Primary Education			Importance of Secondary Education		
	Boy	Girl	Both	Boy	Girl	Both
Nepal	15.1	1.8	83.1	20.4	2.2	77.3
Bangladesh	19.3	3	79.7	20	2.7	77.3
Zambia	6.4	1.8	91.8	8.6	0.7	90.7
Uganda	4.7	1.7	93.6	10	2.7	87.3

Source: SSI Q 32

At both primary and secondary levels a higher percentage of respondents in the African countries tend to favour the education of both sexes than those in the Asian countries. However, in all countries it is shown that where respondents have a preference for boys or girls only it is nearly always the boys who fare better, and this is particularly marked in Nepal and Bangladesh. Moreover, the pattern is accentuated at the Secondary level where there is a greater preference for boys than girls than at the primary level. Results from Kenya and Sri Lanka where only qualitative research techniques were used give a similar picture.

There is some variation of results when the same question is analysed by area. For example, in Nepal, the area of Achham (rural) attaches a very high value to the importance of education of both children – 98.7% and 96.0% for primary and secondary respectively. This compares to Kapilbastu (urban/Terai) where the figures are 61.3% for primary and 56.0% for secondary. This reflects a different attitude towards the value of education for boys and girls in Terai communities than those in the hills and mountains. In the Terai areas communities are traditionally Hindu and Muslim, which still practice

Purdah<sup>19</sup>. In contrast, communities in the hills and mountains are traditionally Buddhist and although physical access can be difficult, particularly in the mountains, and enrolment of children in these areas is low, drop out rates also tend to be low. In the Terai areas the situation is almost reversed with relatively high enrolment at the primary level followed by a rapid drop-out of girls, and very low transition rates of girls to secondary school (M. Sibbons, 1998)<sup>20</sup>.

### (ii) Gendered Perceptions

During PAGs discussions it was generally acknowledged in all sites that in the past boys' education was preferred to girls' by both mothers and fathers. The economic reasons were overriding, with boys' money earning potential after an education being enhanced, which was not the case with girls. There is evidence from all the studies that these attitudes are changing and that girls' education is increasingly given value. However, there are considerable differences between the countries, and even within the countries, with different locations showing a variation in support for and reasoning behind the educating of sons or daughters.

<sup>19</sup> The segregation and veiling of females post-puberty. The segregation restricts girls' access to schools.

<sup>20</sup> M. Sibbons, *Approaches to Gender Awareness Raising – experiences in a government education project in Nepal*, in Gender and Development, Vol 6, No.2, July 1998, Oxfam Journal

## 5 Discussion of Findings

The findings suggest that although parents do value education for both boys and girls (as supported by the quantitative findings) when a household is faced with financial constraints priority would be given to boys in Uganda, Zambia and Kenya. (This situation is more pronounced at the Secondary schooling level.) The reasons cited in these countries were that girls will become pregnant or get married very young (these reasons were cited by mothers, fathers, schoolgirls and schoolboys). The children (both boys and girls) involved in the PAGs confirmed that boys were given priority in times of hardship. Out-of-school boys from Kiboga and Kibaale (Uganda) also acknowledged early pregnancies as a problem for secondary girls and had the following to say:

*Parents should provide necessities to poor children especially the girls who cannot work and earn on their own to meet all that they require. If this is done it will enable them to concentrate on their education instead of getting involved in affairs with men with a hope of getting what they need. This has always resulted in pregnancy and early marriages.*

### **Out-of-school boys of Kiboga and Kibaale, Uganda**

**Researchers' observation –**  
secondary school boys of Kiboga spent most of their monies on girls.

In Bangladesh there is a distinct gender difference in the reasons given for the estimated 30% of boys and girls not attending school. Although nearly half are absent for health reasons, and other economic-related

reasons (school fees being due, no clothes) affect both sexes equally, girls are needed for household chores and not boys. Change in perceptions of the value of education for boys and girls may therefore be evident in the equal numbers in primary school, but underlying attitudes do still persist as shown in the few girls in secondary school and their involvement in household chores.

Time spent on household chores very probably also contributes to the failure of girls to do as well in school as boys (see the next section), as they are given less time and less support to carry on their learning after school hours. The PAGs with school students support this view, indicating that the need for girls to collect water and fuel for the household affects their school attendance. A vicious circle is established in these situations where girls have to be exceptional to continue their schooling.

In Nepal, where gender differences in access are very marked, responses to questions about the relative importance of education for boys and girls showed a greater preference for boys' education, at both primary and secondary level and by men and women. However, there was some difference in the reasons for education being valued, with men giving more emphasis to economic priorities and women to social and welfare concerns (leading a better life, being more responsible in the family). These perceptions of relative value and worth of girls' and boys' education had transferred to the next generation: the same views were expressed by school boys and school girls about the value of their education as those expressed by parents.

## 5 Discussion of Findings

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In Sri Lanka there were significant variations of opinion on the value of education for girls and boys. At the primary level there appear to be very few gender differences, however, at the junior secondary level and senior secondary level education was thought to be less important for girls (who would simply become housewives)<sup>21</sup>. In Nepal and Bangladesh the PA findings tended to match with the quantitative findings, with the reasons for valuing education being more or less similar for boys and girls. Gender differences were apparent in the emphasis on expected benefits which boys and girls receive from education (this is discussed further in the following section on the benefits of education).

It is important to note that although the value of education was generally found to be equal for boys and girls in Sri Lanka, Bangladesh and Nepal, here as in the other countries when households are faced with financial difficulties it is the girls who suffer. This point came through in the discussions with children, more so than with adults. Although out-of-school boys and girls in Nepal were themselves aware of the value of education they could not attend school – this was not a matter of choice, they explained, but the result of their households' poor economic situation.

### (iii) Children's Perceptions

Children's views have been referred to several times above. In many of the study sites an interesting feature has been the differences that emerged between parents' and children's perceptions of gender differences in support for education.

For example, in Uganda, parents, generally speaking, claimed not to differentiate between sons and daughters in the support they give to their education saying they are both equally important. However, talking to the children a different reality emerged. Girls in Kiboga for example said that their parents paid for their brothers' education first, and only paid for girls if they had enough money left, and this was repeated by out-of-school girls in Apac (both in the Uganda study). Parents had said they valued education equally for all their children. The children's perceptions do appear to fit reality rather better than parent's stated views. These same differences emerged in Kenya – with students (boys and girls) acknowledging gender differences in decision making by their parents.

Boys are aware of the reasons for girls not attending school and of the differences that exist between them and their female peers. For example, in reference to secondary education in Kiboga (Uganda) out-of-school boys said: *"Lack of secondary schools nearby has discouraged many children from continuing with secondary education. This has greatly affected girls who fear walking long distances and disturbances by men on the way to and from school. Some girls have got pregnant as a result of getting lifts from rich men."*

### (iv) Changing Attitudes

In each country it is apparent that parental attitudes have changed over time in relation to the value attached to education. Table 5.2 below demonstrates the percentage of all respondents who stated that their attitudes

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<sup>21</sup> Note that as our study targeted disadvantaged communities, some bias is to be expected. National statistics from Sri Lanka show that girls are actually doing as well as boys in terms of access and achievement.

## 5 Discussion of Findings

Table 5.2: In your View Has Education Always been Equally Important for Boys and Girls (% of respondents)?

Gender of respondents		Primary				Secondary			
		Yes	No	Not Sure	Not Applicable	Yes	No	Not Sure	Not Applicable
Nepal	Male	72.1	27.9			67.5	32.5		
	Female	65	35			57	43		
Bangladesh	Male	78	22			85.1	14.9		
	Female	77.7	22.3			86.2	13.8		
Zambia	Male	89	11			92.9	7.1		
	Female	86.1	13.9			83.1	16.9		
Uganda	Male	74	17.6	1.5	6.9	62.9	25.8		11.4
	Female	77.8	16.8		5.4	71.3	19.8		9

Source: SSI Q34

Table 5.3: Reasons for Changes in Attitudes (all Respondents)

Nepal	Bangladesh
<p><b>Primary</b>                      Demonstration effect of general increase in girls' schooling (33.7%)                      Social awareness favouring girls' education (26.5%)</p> <p><b>Secondary</b>                      Importance of education realised (27.4%)                      Demonstration effect of general increase in girls' schooling (26.3%)</p>	<p><b>Primary</b>                      Everybody should receive education (45.3%)                      At present female education is a must (34%)</p> <p><b>Secondary</b>                      Everybody should receive education (45.7%)                      After receiving education they can respect all (28.5%)</p>
Zambia	Uganda
<p><b>Primary</b>                      Now men and women have equal opportunities (35.5%)                      People have lost trust in marriage (25.8%)</p> <p><b>Secondary</b>                      Girls now go for/want higher education (35.5%)                      Now girls also need education (22.6%)</p>	<p><b>Primary</b>                      Increased sensitisation towards the value of education for boys &amp; girls, including financial incentives (42.6%)                      Availability of empowerment opportunities to both (13.1%)</p> <p><b>Secondary</b>                      Increased sensitisation towards the value of education for boys &amp; girls (22.8%)                      Availability of empowerment opportunities to both (14%)                      Reduction in cases of pregnancy (14%)                      Parents now benefit economically from boys and girls (14%)</p>

Source: SSI Q35 and 39

## 5 Discussion of Findings

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towards the education of boys and girls have always been the same.

In all countries except Uganda, a greater percentage of female respondents than male state that their own attitudes have changed i.e. they have not always considered it equally important to send boys and girls to school. In Nepal the changes in attitude amongst females appears to be greatest (35% and 43% at primary and secondary respectively). Nepal also demonstrates a greater change in attitudes between the PO and SBO households.

The reasons for the changes in attitudes vary from country to country. However, in each country the reasons relate in some way to a positive shift in favour of female participation in education – this is encouraging. Table 5.3 shows the most common responses.

The PA findings support the quantitative findings with parents (and in some cases teachers and community leaders) agreeing that their attitudes towards educating boys and girls have changed. See below for examples:

*“Parents had no interest in the schooling of their children in the past. But now they are more aware of the need for education for it is necessary for prosperity and enjoyment of life.”*  
(Primary Teachers, Bangladesh)

*“You know our parents (ancestors) long time ago used to marry polygamously in order to bear many children who would look after them in their old age. The function of polygamy has been taken over by education.”* (PAGs with females, Zambia)

In Kenya workshop participants also agreed that the value of education had changed over time, reaching a climax around the mid 1980s, from which time it has gradually fallen to a lower level. This is because, although education is still considered to be a necessary and valuable tool in the Kenyan study areas it is no longer one that can guarantee employment – any investment in education is therefore made only after great consideration. In Sri Lanka parents stated that their opinions on the value of education had changed but for some it had not changed in a positive way. Like Kenya there are fears about the returns to the investment, i.e. employment is no longer guaranteed in the locations studied. Moreover, traditional views and beliefs continue to influence decisions particularly with regard to the education of girls.

### 5.2.2 Benefits of Education

As noted in the earlier section the gender gap in education does seem to be narrowing – at least where parental attitudes to the value of education are concerned. Nonetheless, it is apparent that there is still a stronger interest in the education of boys.

International research would suggest that this is closely related to different perceptions about the economic returns to be derived from educating a boy as opposed to a girl (and to that extent the changing of attitudes cited above suggests changes in these economic returns also) although socio-cultural and religious factors may impact on schooling decisions to varying degrees, depending on place and time.

The research investigated both the economic and non-economic benefits of education for this sample – but, in particular, it explores

## 5 Discussion of Findings

whether the benefits are realised by the individual and/or the household and whether this has any effect on household decision making to support children's schooling.

The majority of respondents in Bangladesh, Zambia and Uganda (56%, 69% and 53.3% respectively) were of the opinion that the household benefits from educating a child more than the individual child him/herself. In Nepal however, the majority of respondents (59.7%) felt that the individual benefited more from education. Figure 5.1 summarises the responses relating to the benefits to the household.

In all countries except Zambia financial support to the household is seen as a major benefit of education, with Bangladesh showing the highest percentage (83% and 80% for male and female respondents respectively)<sup>22</sup>. There is very little variation in responses between male and females in each of the countries, although in Bangladesh and Uganda the female respondents have provided responses relating more directly to family care (better housekeeping, better education for children and support to young siblings). The *'other'* category shown is made up of a variety of responses.

The individual benefits of education are shown in Figure 5.2. The majority of responses relate to getting a better job or being economically better off, except for the responses provided by females in Bangladesh and Uganda where the highest percentage of responses was

'better marriage prospects' and 'acquire knowledge and skills' respectively.

It is only in Bangladesh that the quantitative results distinguish between the different benefits realised by boys and girls, however, the qualitative findings for all countries provide more detail on this issue. In Nepal, Bangladesh and Sri Lanka parents' motivation for boys education relates mainly to the economic benefits (better jobs with higher incomes) whilst the motivation for girls relates to better family care and marriage prospects. In contrast in Zambia, Uganda and Kenya although the majority of PAGs participants held the view that the benefits for boys are mainly economic and that for girls they relate to marriage and/or family care, there were some participants (female) who held the view that boys and girls can both benefit economically (and that girls do not simply benefit through better marriage prospects and/or better family care).

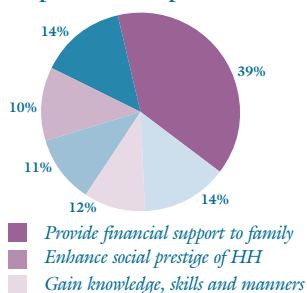
According to PAGs participants this change in attitude can be attributed to an increase in employment opportunities for women and the fact that both men and women quite often have to try to get employment to be able to meet the financial needs of the household. In Zambia there appears to be a greater incidence of marriage break-down with a consequent decline in reliance on lifetime marriage as a source of security. Women are having to look after themselves and their families more so than in the past.

<sup>22</sup> In Zambia respondents indicated that *'helping the family'* is the major benefit to the household. However, what is not clear from the quantitative results is whether this *'help'* is financial and/or otherwise.

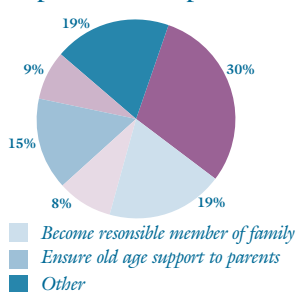
## 5 Discussion of Findings

Figure 5.1: Household Benefits

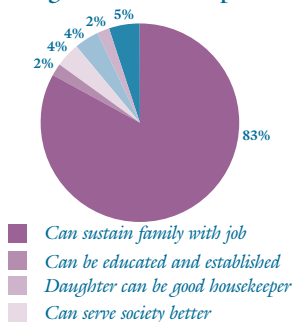
### Napal - Male respondents



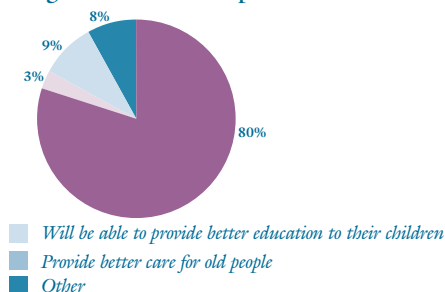
### Napal - Female respondents



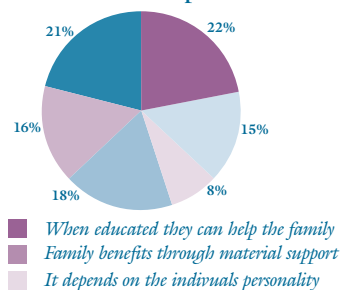
### Bangladesh - Male respondents



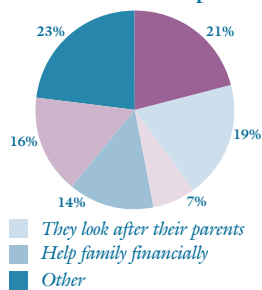
### Bangladesh - Female respondents



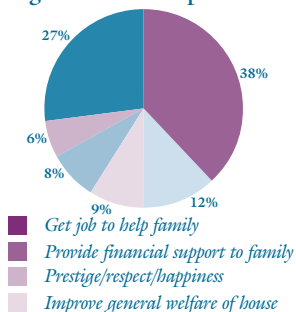
### Zambia - Male respondents



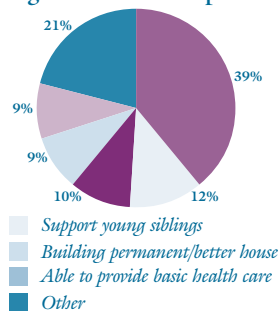
### Zambia - Female respondents



### Uganda - Male respondents



### Uganda - Female respondents

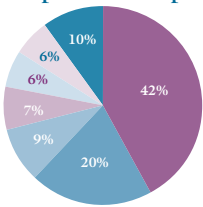


Source: SSI Q42

## 5 Discussion of Findings

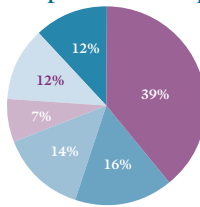
Figure 5.2: Individual Benefits

### Napal - Male respondents



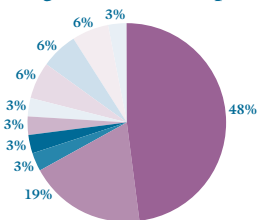
- Get employment/earn money
- Become self-reliant
- Earn social prestige

### Napal - Female respondents



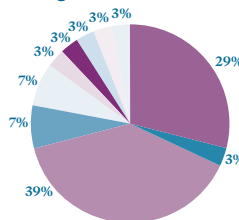
- Lead a better life
- Able to support parents
- Gain knowledge and skills
- Other

### Bangladesh - Male respondents



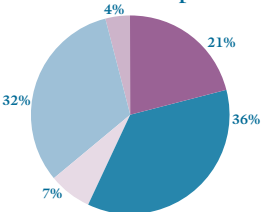
- Can bring more prestige to own and spouse's family
- Can Sustain family with job
- Daughters can have better marriage prospects
- Provide better care for old people
- Boys will be wisemen
- Boys can improve their knowledge

### Bangladesh - Female respondents



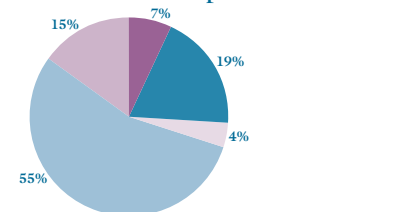
- Boys can develop their family
- Boys will be established
- Can be good housekeeper
- Creates awareness about health and hygiene
- Boys can have business and family

### Zambia - Male respondents



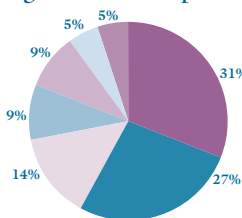
- They can educate their siblings
- Family benefits through material support
- Help support parents

### Zambia - Female respondents



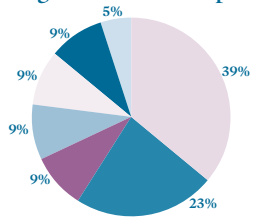
- Individual is able to lead an economically better life
- Get well paid jobs

### Uganda - Male respondents



- Provide financial and material support to HH
- Prestige/respect/happiness
- Help family with food and clothing
- Acquire knowledge and skills
- Easy interaction/communication

### Uganda - Female respondents



- Self-sustenance
- Build a better/permanet house
- Get a job
- Reduces burden on parents

Source: SSI Q42



## 5 Discussion of Findings

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The school children involved in the PAGs also had their views on the benefits of education as demonstrated below.

### Benefits of Education:

#### High School Girls (x11, class 8 to 10) – Patuakhali, Bangladesh

- Education is necessary to get a job
- It is necessary for national development
- It is necessary for maintaining accounts
- Education creates awareness of social values
- Education helps to serve the country
- They can teach brothers and sisters and well as neighbours
- It leads to good marriage
- Superstitions are eliminated through education

### Benefits of Education:

#### Primary School Boys (x9, class III to V) – Patuakhali, Bangladesh

- Education will lead to honour and respect of parents
- Helps to get a good job
- Improve financial condition of family
- Enables to write letter
- Helps to be a business man

The school children in Bangladesh cited above did not discuss whether they thought the benefits of education accrue to the household and/or individual, nor did they rank the perceived benefits in order of priority.

Nonetheless, it is apparent that the economic benefits are thought to be important for both groups, although more so for boys. It is also interesting to see that the girls include better marriage prospects, as did their parents.

Results from the PAGs in Uganda generated similar findings, although there was no mention of 'better marriage' prospects.

### 5.2.3 Value and Benefits of Education vs Participation

Thus far it has been seen that the parents and children (even the poorest) do value education – this is supported by both the qualitative and quantitative information from each of the study countries. Moreover, the benefits of education as perceived by parents and children have been investigated. The reasons why participation in education is so low, despite such positive views of education in each of the countries studied, are discussed at length in subsequent sections of this report. Some of the points for consideration include:

- Although parents may be convinced of the value of education and the benefits derived from it, they may feel that the schooling system fails to provide the kind of education they are looking for (either through the provision of poor quality education or a curriculum that is not seen to be relevant). The issue of quality is discussed further in Section 5.4.
- Households facing financial constraints are making rational choices when deciding not to send their children to school. The study has looked at the economic and non-economic motives for demanding education or not (the benefits/returns). In addition the economic climate in each of the study countries provides a further disincentive. Many respondents (in both the qualitative and quantitative results) made it clear that they did not send their children to school because there would be no job at the end of it (i.e. no return on their investment). This viewpoint came through very strongly in Sri Lanka, Zambia,

## 5 Discussion of Findings

Uganda and Kenya. Also, when households suffer from internal shocks (e.g. death of income earner) a child or children are withdrawn from school as a coping mechanism. The seasonal variation in income often results in households' having no cash to pay for fees and this can also impact negatively on households' ability to send children to school. This is discussed further in section 5.6.

- Even when parents are keen to send their children to school they may be unable or unwilling to do so for a variety of reasons including but not limited to: lack of financial resources, safety issues, physical accessibility or need for child's household labour etc. These issues are explored in subsequent sections.
- Parental attitudes on the value of and benefits from education are not independent of other parents' views. That is to say, one person's views are influenced by others in the family and/or community. For example in Nepal some parents said that "*girls are not supposed to go to school in our community*". Non-enrolment of girls in some locations of Nepal was seen to be in conformity with the traditional social norm.

### 5.3 Constraints to Access and Barriers to Education

Amongst other things this study sought to explore lifestyle patterns which impact on a child's likelihood of entering school, attending

school regularly, and leaving school prematurely, and to identify the main reasons which affected any of these education parameters. In order to determine if factors impact differently on rural or urban households, on one sex more than the other, and on the poorest more or less than the slightly better off, data was disaggregated by these variables. The following notes summarise the findings from the four countries of the main study. Aggregated and summary tables only are presented in this section, although comments are made based on the full data set. More details and other factors which present barriers to access are outlined in appropriate sections. The following section on quality provides further information on perceptions of quality of schooling and the quality factors which influence demand. Similarly, sections related to income, costs of education and household sacrifices look at resource limitations of access.

#### 5.3.1 The Effect of Poor Quality as a Barrier to Education

Section 5.4 discusses quality issues in some detail. This section emphasises the points which effectively act as a barrier or a constraint to children attending school. The first point to make is the high level of dissatisfaction with the schools available to children. Even when parents state that they would not change school, this is often not for the reason that they are satisfied with the current school, but that they cannot afford to go elsewhere, or there is no other school accessible.

## 5 Discussion of Findings

Table 5.4: Would You Change School and Why?

	Would you change school? (female respondents)		Present school not good	Want school with secondary grades	For better learning	Distance	Costs related
	Yes%	No%					
Nepal	18.3 (13.2)	81.1 (86.2)	71.8	13.6	2		
Bangladesh	24.3 (26.2)	75.7 (73.8)	40	8.6		20	
Uganda	32.9 (26.8)	66.1 (72.8)	51.3		1.8	13.6	0.7
Zambia	32.9 (35.3)	67.1 (64.7)	42.5	7.8	21.6	24	3

Source: SSI Q27, 28

Table 5.5: Why Would You Not Change School?

	Would you change school? (female respondents)		No better School near	Cannot afford extra costs	Loss of time for other chores
	Yes%	No%			
Nepal	18.3 (13.2)	81.1 (86.2)	49	46	2.8
Bangladesh	24.3		19.2	30	
Uganda	32.9 (26.8)	66.1 (72.8)	46.1	13.3	7.9
Zambia	32.9 (35.3)	67.1 (64.7)	54.8	26.9	1

Source: SSI Q29

Table 5.6: What are the Problems with the School?

	Are there problems Yes %	Punishment /strictness	Teacher related*	Too far, poor infrastructure and TLMs lacking	Cannot pay fees/afford dress
Nepal	34	5	26.9	45.6	25.8
Bangladesh	60.1	3.1	12	44	35
Uganda	59.2	6.9	34.5	57.5	4.1
Zambia**	65.1	12.1	23.2	29.3	

\* Untrained/no teachers/insufficient numbers/irregular/poor teaching

\*\* 33.4% of respondents provided reasons which fall into other categories. The researchers have not provided a breakdown of what these included. Any one or all of the summary categories could be deflated because of this 'missing' 33.4%

The summarised information from the country studies presented here on the problems that respondents considered there to be in their local school is supported and reiterated in more detail in the next section (5.4:2 perceptions of quality). When grouping information (all points related to teachers and teaching; and all information relating to the physical

infrastructure, water and sanitation, desks and chairs, availability of teaching and learning materials (text books, pens, paper) and location of the school; money costs; and punishment) some clear patterns emerge. It should be noted that this grouping is rather arbitrary and using other combinations might produce a different emphasis e.g. including

## 5 Discussion of Findings

pens, paper and text books in the costs column will increase the significance of that group as a constraint to education.

Even though reading the results with caution and taking into account information available from other sections of the questionnaire and the PAGs it can generally be seen that most parents are dissatisfied with most aspects of schooling, and costs impact on the decision to school children. The exception to the first point is Nepal, where only 34% said there were problems with the school their children attended. As is noted below, the bias in the Nepal sample (including only school-attending children's families) may be resulting in these different results.

Disaggregated data from the SSIs show that in Nepal and rather strangely, there are greater problems with teachers attending on a regular basis in urban areas than in rural schools. More to be expected is the fact that costs are more significant a barrier to rural parents than urban ones. Given that the Nepal sample was biased as only school-going children's households were included in the sample it might be anticipated that if households where children are not attending were included in the sample the results might display even wider disparities between urban and rural. Certainly, this finding is not replicated elsewhere, for example in Uganda 21% of respondents in rural areas said there was a problem with teachers attending each day compared to 5.7% of respondents in peri-urban areas.

### 5.3.2 Reasons for Never Attending School

As might be anticipated from the comments in the previous paragraphs, these sets of

reasons determine why some children never go to school. The primary GER figures (Table 5.29) show that in the countries of the study enrolment rates vary considerably between countries and by gender. Our study locations in the poorest areas of the countries have lower enrolment rates than the national figures, but even these figures 'hide' the poor attendance patterns and the limited likelihood of completion of the primary cycle. Later in this section, some of the reasons for irregular attendance and dropping out of school are explored.

When asked why their children had never attended school, an unexpectedly high percentage of respondents for primary school children in Bangladesh, Uganda and Zambia claimed that their child was too young to attend school. The researchers asked subsidiary questions to this answer as this question was only asked about school-going age children. Parents responded that in the early years small children should not be expected to walk so far – that actually it was the distance to school that was the barrier, not the age of the child. While this may well be so for the youngest children, it is also the case that parents are deferring school costs for a period of time which may well be an added incentive. The latter thought is prompted by the fact that costs (direct and indirect) are a significant reason for children never attending school. In Nepal one of the main reasons for never attending school is cited to be the need for them to work at home, which includes both productive and reproductive activities, boys and girls, but greater for primary girls and for secondary boys. This is replicated for dropping out of school and being absent in the last month.

## 5 Discussion of Findings

The lower NERs in Nepal<sup>23</sup> than the other countries in the study demonstrate support for the suggestion that education is of less importance for households in Nepal than meeting basic needs with the support of all members of the household.

Further exploration of the data demonstrates that the problem of distance to school is of greater significance in some places than others, and is a particular problem for secondary schools. Even though many countries have policies about ensuring access to primary schools within certain distances or walking times there are clearly persistent problems with school locations especially for the younger children and in more remote villages.

### 5.3.3 Other Reasons for Poor Attendance and Leaving School

Respondents were asked if children had been absent from school at any time in the last month, and then asked the reasons for absence. As can be seen, in all countries other than Nepal, which is again an exception, nearly half of the children had been out of school at some point in the last month. (Nepal may

be explained by the fact that so few children are in school in the first place in comparison with the other country's locations).

When asking the reason for them not attending school, health and fee payment are the main reasons given. Obviously, if the questionnaire was administered at a time just after the demand for school fees this would feature more prominently than at other times. However, the fact that the result of having to pay fees removes children from school, however temporarily, provides an important insight into the ability of families to pay for schooling. The annual cycles which dominate rural household lives mean that fees can more readily be paid at some times and not others. The cycles also result in higher illness rates during some months, and lean times of the year when children may go hungry. In other words, it is possible that the answers to these questions may vary depending on the time of the year they are asked, but irrespective of this, the high levels of sickness and the dominance of fee demands as reasons for failure to remain in school continuously are worthy of note<sup>24</sup>.

Table 5.7: Out of School in the Last Month?

Has (your child) been out of school during the last month?	Nepal	Bangladesh	Uganda	Zambia
Yes %	22.2	43.3	46.7	43.7
No %	76.9	56.7	52.4	56.3

Source: SSI Q22

<sup>23</sup> 1999 NER figures in Nepal were 72 in primary, 31 lower secondary (yrs 6-8), and 21 in secondary school. Girls are fewer in number and represent about 40% of the intake at all levels aggregated across the whole country. Wide disparities exist between regions and between the Terai and the hills/mountains and this aggregated data hides the very significant educational disadvantage experienced in some locations. Although Table 5.30 on children from the study households currently attending school (in equity section) does not clearly demonstrate significant differences between the Nepal study and the other countries, the selection of households in the Nepal study only included those with school-going children and therefore is not representative of the population as a whole.

<sup>24</sup> Further disaggregation by level of education and household poverty level of the information in Table 5.8 can be found in Table 5.17.

## 5 Discussion of Findings

Table 5.8: Health and School Fees as Reasons for Non-attendance in the Last Month (as % of All Reasons for Non-attendance).

	Nepal	Bangladesh	Uganda	Zambia
Health	29.6	52.4	55.4	9.8
School fees due	1.6	2.1	25	62.9
Assisting household	47.2	4.3	6.7	0.8

Source: SSI Q23

Note that helping the household with domestic or agricultural work was the dominant reason for Nepali children not to attend school – but, as stated, fewer children in the Nepal survey interrupted their schooling in the previous month.

The reasons for the permanent removal of children from school were also explored, and a similar set of answers was given to those in response to the question on lack of attendance in the last month.

Taking these sets of information together provides a picture of highly unsatisfactory school quality, poor households finding it difficult to sustain payments (or start payments) for schooling, and illness impacting on regularity of attendance. In such a situation it would seem logical for parents to consider educating their children through the formal education system as an unnecessary income-draining act. They gain little from education, children themselves are uncomfortable in the often violent and uncomfortable surroundings of the school, and their time can be spent

Table 5.9: What is the Main Reason for Pupils to Leave School?

	Nepal	Bangladesh	Uganda	Zambia
• Lack of money to pay school expenses	14.9	61.9	48.1	55.3
• Didn't want to continue	24.1	11.5	6.8	14.4
• Difficulties with school work	-	3.5	0.8	-
• Expelled from school	-	0.9	0.8	0.5
• Earning money	13.8	2.7	0.8	-
• Needed to work at home	13.7	5.3	0.8	-
• Illness	4.6	3.5	9.8	2.9
• Marriage	8	-	7.5	1
• Pregnancy	-	-	9.8	1.9
• Death in the family	1.1	0.9	2.3	1
• Failed a grade and would have to repeat	4.6	2.7	1.5	11.5
• Too old to go to school	1.1	-	1.5	-
• Completed schooling (primary and secondary)	5.7	-	4.5	3.4
• Transfer	-	-	0.8	-
• Withdrawn by parent/guardian (corporal punishment)	3.4	-	0.8	-

Source: SSI Q19

## 5 Discussion of Findings

valuably assisting the household with reproductive or productive activities.

### 5.3.4 Impact of Social Reproductive Activities on Education Access

Although it seems from the SSIs that everyday social reproductive activities do not have a large impact on schooling, this is not wholly confirmed by the complementary qualitative data.

Respondents to the SSIs were asked if collecting water affected the ability of the child in their household to go to school, and the same question about the collection of fuel. The vast majority of parents who were respondents to the SSIs claimed that neither water or fuel collection had much impact on schooling; the results from these questions can be seen in the following tables (5.10 and 5.11). In the two African countries more than 10 % of children were affected, which is a greater impact than in Bangladesh and slightly more than in Nepal. Being late for school, having less time for studying at home or doing homework and, in the Nepal case particularly, missing school altogether were consequences of having to contribute in this way to the household daily domestic duties.

Subsidiary information from talking to children in Uganda and Zambia provides a different insight into the situation in these two countries. Both boys and girls say that girls are the most involved and that it does have a considerable impact on their schooling. It makes them late for school, which then results in punishment which then puts them off going to school. The next section on quality issues (5.4) demonstrates the problems faced by students resulting from violence in the school: punishment is often severe and considerably out of proportion to the misdemeanour, and girls are exposed to sexual violence from male teachers. Whether parents are unaware of the impact that spending time and energy on fuel and water collection has on their children's schooling or consider it less important than do the children themselves, it does seem to be an issue which would do well to be raised when considering the removal of barriers to education.

Other examples from the study were found of parents giving different responses to those of their children; when asked if they had a preference for educating their sons or daughters their responses did not reflect the

Table 5.10: The Effect of Water Collection on Children's Education

	Water Collection affects schooling		Late for School		Less time for home studies/fetches water after school		Missing school		Walking long distance	
	Yes %		Yes %		Yes %		Yes %		Yes %	
	M	F	M	F	M	F	M	F	M	F
Nepal	6	6	75	56	-	11	25	33		
Bangladesh	1.2	0.7	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Uganda	11	9			12.5	31			62.5	46
Zambia	8	12			22.2	14.6	1.9	6.3	14.8	29.2

M: Male respondents F: Female respondents

Source: SSI Q97 and 98

## 5 Discussion of Findings

experiences of sons and daughters. Bias in favour of boys was claimed not to be the case by parents, but when they were questioned both boys and girls said that sons were given preference if choices had to be made. Barriers to girls' education from unconscious (or unacknowledged) household bias in favour of boys clearly combines with other household gendered resource and task distributions and household preferences to create educational disadvantage for girls.

Note that information on the effect of water collection on specific aspects of schooling relied on the questioner using probe questions following the initial yes/no question. Not all researchers produced this information.

Water collection affects poorest households more than SBOs, rural more than urban, and some locations more than others. The exceptions to this pattern are Bangladesh where both water and fuel collection is even less significant than elsewhere, but where it does influence schooling it is the boy rather than the girl who is more likely to be involved; and Uganda and Zambia where it

is the SBO households' children who are more affected by water collection. In Zambia, their responses indicate that although the poorest children are more likely to be out of school, it is the SBO child who is more likely to be involved in water and fuel collection. There is no obvious explanation for this counter-intuitive response pattern.

Even more than with water collection, generally fuel collection affects poorest households more than SBOs, rural more than urban, and some locations more than others. In Uganda it is the SBO households who have a slightly higher percentage affected than the poorest households.

### 5.3.5 Summary

Although there are wide variations in the level of impact of particular factors on entry to and attendance in school, in general for the poorest household, schooling all their children is a difficult and dispensable proposition. Limited formal employment possibilities discourage children, especially boys, from wanting to continue in schools which offer very little of satisfaction and little chance of academic achievement. Girls are equally

Table 5.11: The Effect of Fuel Collection on Children's Education

	Fuel Collection affects schooling		Late for School		Less time for home studies/collects after school		Missing school	
	Yes %		Yes %		Yes %		Yes %	
	M	F	M	F	M	F	M	F
Nepal	6	8	25	25	-	-	75	75
Bangladesh	0.6	none	N/A	N/A	N/A	N/A	N/A	N/A
Uganda	7.6	6.0			100	100		
Zambia	15	17.3			33.3	17.0	1.9	5.7

M: Male respondents F: Female respondents

Source: SSI Q101 and 102



## 5 Discussion of Findings

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discouraged but for a range of different reasons, more related to domestic reproductive factors than productive, and determined in some part by the dominant socio-cultural norms of their communities. Even where children do overcome the physical and economic barriers to entry into school, social and schooling system factors impact on their ability or desire to continue. The specific factors which dominate in any one location will vary from any other location, within the same country and between countries. Time also impacts on the dominance of particular factors, a feature most notable in subsistence-agriculture households who rely on seasonally available resources. However, in all places and at all times the poorest and the most vulnerable have the least robust demand for schooling and this is particularly influenced by opportunity costs: both direct and indirect monetary and non-monetary costs.

### 5.4 Quality of Education

#### 5.4.1 Introduction

In a previous Section (5.2) on the value and benefits of education it was suggested that parents and children in poor households do value education, and they understand the economic and non-economic benefits derived from it. However, the attendance patterns of the study sample demonstrate that a significant number of children (particularly at the secondary level) do not attend school regularly, have never attended or have dropped out. Therefore, simply valuing education or being convinced of the benefits of education will not necessarily lead to demand for schooling – though it may influence it (hence, the failure

of many well-meaning publicity campaigns). Indeed, this study confirms that, although poverty is one of the main influences on demand, other important factors also come into play, including the quality of schooling.

#### 5.4.2 Perceptions of Quality

Perceptions of quality are, of necessity, subjective. This study brings no surprises when it reveals that teachers, parents and pupils all have different views on what constitutes quality in schooling. These differences in perceptions reflect the study participants' own experiences. For example, many of the children (but not all) would view a good school as one where teachers did not beat or humiliate them in classrooms – this reflects the fact they themselves face this problem. Similarly, cultural and historical factors related to other social stratifiers influence perceptions of acceptability, and what are desirable qualitative features of schooling.

Our study attempted to probe the issue of schooling quality and its effect on household decision making by asking the following questions:

- Do 'good' schools exist in the study areas, and if so why are they perceived to be 'good'?
- If 'good' schools do not exist, how do the participants perceive quality ?
- If the quality of schooling were better would parents be encouraged to send more or all of their children to school?

## 5 Discussion of Findings

### Existence of Good Quality Schools

Table 5.12 shows those respondents who believe there to be a good school in their area<sup>25</sup> – when the figures generated for all respondents are looked at it appears that over half consider there to be a good school in the area (from 53.3% in Nepal to 62.1% in Zambia). However, if the analysis by type of household (PO and SBO) and location (rural/urban) is looked at some interesting differences emerge. Apart from Nepal, a greater percentage of the poorest households believe there to be good quality schools in the area than the SBO households. Similarly, a greater percentage of the respondents from urban areas believe there to be good quality schools in their area than of those in the rural areas (apart from Nepal where the situation is reversed<sup>26</sup>). This is what one might expect given the disparity in the provision of education in rural and urban areas throughout the developing world. As noted in the Oxfam Education Report (2000) there are a variety of reasons for the disparities ranging from ‘the administrative cost and

difficulty of providing services to more remote areas with scattered populations, to the unwillingness of teachers to live in isolated regions, and to demands for child labour. Public spending priorities that concentrate resources on urban areas add to the problems of rural people’ (p.153<sup>27</sup>).

More interesting differences are revealed when each study location is looked at separately by country as shown in Figure 5.3. In Nepal the greatest variation was found between areas with only 6.7% of Kapilbastu respondents stating that there is a good quality school compared with 74.7% in Kailali. According to the Nepal Country report “Kapilbastu lags behind the national average in educational achievement” (p.28). “Out of about 4,000 children of school age, only about 600 children are in school. The NER is less than 16%. Girls’ education is extremely neglected...”(p.29)

The Nepal country report argues that there may be better parental awareness of education

Table 5.12: Existence of Good Quality School

Is/are there good quality schools in the area	Nepal %			Bangladesh %		Uganda %		Zambia %	
	Yes	No	Don't know	Yes	No	Yes	No	Yes	No
All respondents	53.3	46	0.7	59.3	40.7	61	39	62.1	37.9
Poorest	51.4	47.7	0.9	60.3	39.7	63.9	36.1	68.8	31.2
Slightly better off	59	41		56.6	43.4	53.1	46.9	50.5	49.5
Rural	68.9	31.1		56	44	52.4	47.6	57.1	42.9
Urban	6.7	90.7	2.7	69.3	30.7	86.7	13.3	79	21

Source: SSI Q159

<sup>25</sup> It is important to note that although respondents may believe there to be good schools in their area it does not follow that their children attend these schools, for a variety of reasons. The main reason is cost, but distance and eligibility are also factors.

<sup>26</sup> The urban area selected in the Nepal study (Kapilbastu) is not typical of an urban area, where resources and education provision would generally be expected to be better. Kapilbastu district lags behind the national average in educational achievement, and in the education resources available. It also demonstrates a considerable gender gap in provision (18% female teachers in primary level and 6% at secondary), enrolment (33% female students) and outcomes (13.6% literacy compared to an overall 28% in the district).

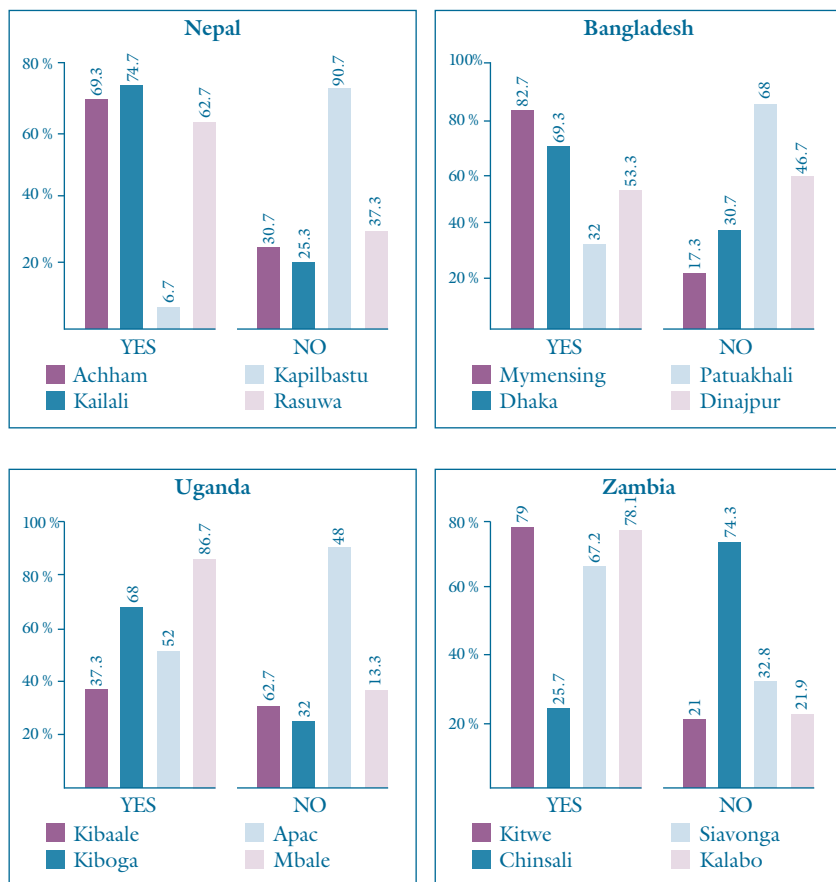
<sup>27</sup> See Oxfam report p153-154 for examples of educational inequalities in developing countries

## 5 Discussion of Findings

issues in hill communities than in the Terai areas (Kapilbastu is a Terai area) and that many of the respondents from Kapilbastu belong to disadvantaged caste groups (p.47). As discussed in the section on Equity disadvantaged groups in Nepal are economically vulnerable, they are socially excluded, and some are socially prohibited from entering schools. Kapilbastu's response to the issue of availability of good schools is therefore a reflection of their deep discontent with the schools in the area.

In Uganda just over a third of the respondents from Kibaale thought that there were good quality schools in the area. It is worth noting that "Kibaale is the second poorest district in Uganda, with an income index of 0.0796, compared to the national average of 0.2098. At the same time, the district has only 9 government aided secondary schools and 212 primary schools thus providing limited access to education." (Ugandan Country Report p.24). With such poor provision of secondary schools it is no wonder that over

Figure 5.3: Existence of Good Quality Schools



Source: SSI Q159

## 5 Discussion of Findings

Table 5.13: Characteristics of a Good Quality School (%)

Characteristics	Nepal	Bangladesh	Uganda	Zambia
Experienced, motivated & trained teachers	12.7	23.3	31.4	21.3
Teachers attend classes every day	14.1	9.6	2.2	7.5
School located near to home	16.9	15.1	2.2	7.5
School building in good condition	2.8	2.7	10.3	14.9
Latrines & water available		1.4	5.5	2.4
Provision of desks and chairs	1.4	11	0.5	4
Provision of textbooks		5.5	1.1	4.8
No corporal punishment		1.4	1.6	7.5
Good discipline and morals taught			4.3	
Good performance by children	29.6	19.2	29.3	9.5
Secondary grades offered	11.3			
Small class size and reputed school	5.6	5.5	3.6	4.8
Other	5.6	5.3	8	15.8

Source: SSI Q160

60% respondents in Kibaale thought there were no quality schools in the area.

The qualitative results from Sri Lanka and Kenya also demonstrate that there is a lack of good quality schools in the areas studied. The differences in the perceptions of quality are discussed next.

### What is Quality Schooling?

To probe the issue of 'quality schooling', questions were asked whether the current schooling situation was satisfactory and also what the ideal school would be. The two sets of answers interlink, in that what is currently highly unsatisfactory (such as having to rely on unqualified volunteer teachers in Andimune school in Sri Lanka – described as “stooges of the school principal”) colours what is desirable (hence appointed and qualified teachers was the parental desire in Andimune).

To continue using the Sri Lanka example, whereas the parents were concerned about

teachers in the school, teachers were concerned with lack of community commitment to helping the school: a demonstration of the person's or the group's role in respect of the school influencing their perceptions of quality. In Uganda the researchers noted that the children included in their study had the same concerns as the other groups, but they added textbook availability to their quality indicators.

There would be no value therefore in trying to come up with one definition of quality to fit all – it would not be possible. However, the various perceptions of quality can be demonstrated, starting by looking at the SSI results which concentrate on the views of parents.

The above table shows that in all countries except Nepal, a key concern is teachers – not only their experience, motivation and training, but also their regular attendance at school. Teachers attending school each day is identified by respondents as a quality indicator, either

## 5 Discussion of Findings

overtly stating that this is not the current situation, or implying it by the high priority afforded this in their description of desirable qualities of a good school. Good performance in school is the most frequently cited response in Nepal – this also receives a high percentage of responses in Bangladesh and Uganda – though this is also intimately related to the availability of teachers.

Of interest are the differences between the communities – for example in Nepal, Kapilbastu gives only two responses in relation to what constitutes a good quality school. They are

“teachers attend class every day” (66.7%) and “teachers are experienced” (33.3%). In contrast the other study sites in Nepal give “good performance by children” as the most important factor of a good quality school. In Uganda, almost half of the responses received (46.2%) in Mbale were “good performance by children”. Mbale is an urban area where access to good jobs may require qualifications (more so than in rural areas) – this may explain the respondents’ desire for “good performance”. In addition, it is often more attractive for teachers to work in urban areas than rural areas, therefore the problems

### Corporal Punishment

*“Sometimes the older children (girls aged 11 and 12) from the household go to school late because they have to prepare food in the morning to take to school. When they go late, teachers punish them by making them walk on their knees for about 30 metres. One day these children were given the same punishment and returned home with bleeding knees. They stayed out of school for one week. The mother reported the matter to the headmaster and the concerned teachers had to foot the bill for medical treatment. Therefore, when the children are late nowadays they don’t go to school, as they are frightened.”*

**Mother, Kibaale, Uganda**

*“The problem of corporal punishment affects girls more than boys, not only because they come to school late more often because of household duties but also because teachers seem more interested in boys’ education than girls.”*

**Secondary School boys, Kibaale, Uganda**

*“Once late, they (teachers) beat.”*

**School girl, Kapoto, Zambia**

*“Now it (corporal punishment) has become very bad. Our children refuse to go to school. You may think they are going to school but they have gone somewhere else. At school they are learning to be beaten.”*

**Mother, Chinsali, Zambia**

*“Boys in Kapsinendet (Kenya) pointed out the issue of good teacher/pupil relationship, again pointing to the issue of discipline which contributes to some boys dropping out of school.”*

**Researchers’ observation, Kenya**

*“Many examples were given of inappropriate behaviour – in one instance, a teacher cut up a pair of tennis shoes worn by a student because he was not wearing the required black shoes.*

*Volunteer teachers are said to threaten students when they delay payment of monthly fees. Teachers were also said to conduct love affairs with female students, and some parents expressed their fear of sending girls to school after they attain puberty.”*

**Researchers’ observation, Andimune, Sri Lanka**

Source: *Qualitative Fieldwork*

## 5 Discussion of Findings

associated with teachers in the rural areas may not be experienced in the urban areas, or at least they may not be as pronounced.

There were also differences in the views of men and women. For example, women as a general rule were more concerned with welfare aspects of schooling (the attitude of the teacher towards students, the provision of food, a secure and pleasant school environment) than men who expressed greater interest in management and organisation issues, and teacher qualifications. Both were concerned with having good discipline. Boys and girls while also agreeing with some of the same issues, seemed to put greater emphasis on being able to learn (teaching and learning materials and a teacher in the classroom), on having extra- or co-curricular activities, and a non-violent environment (no corporal punishment). All agreed that the condition of the school buildings was important.

The results from the PAGs work support the quantitative findings. These do, though, offer greater insights as more groups were involved (parents, children and teachers) and the parents in Zambia, Uganda, and Sri Lanka seemed more willing to talk about certain issues, for example, corporal punishment and sexual harassment. The groups of children did not contradict the views of their parents, but they put more emphasis on corporal punishment, particularly in Uganda and Zambia. In Table 5.13 parents include “no corporal punishment” as a factor of good quality schools but this received a relatively small percentage of responses (from 1.4% in Bangladesh to 7.5% in Zambia). Again these differences in emphasis reflect the individual experiences of the participants – that is to say that children

themselves experience first hand corporal punishment which they may not report to their parents. Examples related to corporal punishment from children, parents and researchers, are provided on the previous page

In addition to corporal punishment sexual harassment was also raised as a problem in Zambia, Uganda, Kenya and Sri Lanka. Community leaders in Kibaale (Uganda) were aware of the problem and said “how can the male teachers teach when they spend their time harassing our girls?” The issue was also raised by parents and teachers in Kibaale although their perceptions on the situation were quite different (see below).

### Sexual Harassment

*“The teachers are not sympathetic, if they were, they wouldn't be impregnating our girls, and female teachers would not be seducing these girls for the male teachers. And they would be teaching the children daily. Refusal of the girls to fall in love with teachers results into harassment thus forcing them to drop out of school.”*

#### Mothers and fathers, Kibaale, Uganda

*“Some parents educate their girls not because they have a positive attitude towards girls' education but as a way of extorting money from men who impregnate their daughters in addition to compelling those responsible for the pregnancies to marry the girls.”*

#### Secondary Teachers, Kibaale, Uganda

Source: *Qualitative Fieldwork*

In Zambia secondary school girls complained that teachers treated them very poorly and gave more attention to boys. However at times the male teachers flirted with them. The Zambian researchers observed that

## 5 Discussion of Findings

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teachers did not seem to be aware of the consequences of their flirting.

In summary, teacher's attitudes towards their pupils are also a significant factor influencing parents' demand for their children's education, and children's willingness to continue in school. Bullying, corporal punishment, and sexual abuse were all cited as features of current schooling practice which are unacceptable. Boys and girls are susceptible to bullying and corporal punishment and indicate this as a reason to avoid school; girls are generally more commonly exposed to sexual abuse by teachers. Schools as centres of violence is a particularly disturbing finding of this study, and a finding which indicates the poor learning environment of many schools. The impact on the child's willingness to attend school, boys directly and girls because of the unsympathetic school environment, will influence the parent's willingness to pay for schooling.

Apart from the issue of corporal punishment and sexual harassment, the PA findings from the groups of parents concurred, on the whole, with those of the SSI findings and as in the SSI findings, there were differences between the different study locations in each country. In Sri Lanka and Kenya where no SSIs were administered, similar quality indicators were discussed to those in Nepal, Bangladesh, Zambia and Uganda.

In Kenya, for example, in-school issues about the quality and quantity of teaching being provided were of concern as was the environment within which the children were required to learn. However, there were differences found between the two study

locations which reflect disparities in the schools themselves: in Kapsinendet the supply and availability of books and school furniture emerged as greater concerns than in Mandani. Moreover, some unique problems facing girls who do not have equal access to the school were revealed in Kapsinendet where socio-cultural reasons see more girls than boys dropping out of school.

In Sri Lanka too the quality and quantity of teachers was raised as an important issue. As one villager (Rohanapura) succinctly put it "teachers to our schools come inside envelopes" – teachers are officially appointed by the Education Department and the school principal is notified by post. Some of these teachers do not turn up for work, again illustrating the problem of teacher provision in remote/rural areas.

### 5.4.3 Quality of Education as a Determinant of Demand

The forgoing discussion indicates that the quality of education is an important determinant of demand. Quality is variously and individually defined, but common concerns with non-economic aspects of demand such as teachers' attendance, conditions for study and a supportive atmosphere shine through all the studies. It is notable that relevance of education did not feature strongly in the responses on quality, but such concerns were a feature of the reasons why parents would not continue the schooling of their children to higher levels or under increased cost.

It is worth remarking that, in so-called disadvantaged communities (e.g. in Nepal) it is the nature (and language) of the education which influences demand for education.

## 5 Discussion of Findings

As well as the social exclusion of these children from state schools, there are factors which affect parents' (and children's) perceptions of qualitative aspects of the government education system and whether these are what they want (and will demand). The social and qualitative factors add to (or over-ride) the economic determinants.

Drèze and Sen make a similar case in India: 'The point is that the willingness of parents to bear these costs, such as they are, and to coax their children into going to school may depend crucially on the quality of the schooling services they obtain in return.... The quality of schooling affects not only the motivation of parents, but also that of children.' (Drèze and Sen, 1998). In their study they show a marked contrast between educational achievement in Kerala compared to Uttar Pradesh: this is not solely the result of differences in income as this is not significant. The particularly obvious feature of Kerala's achievements, in population, health and in education, is the gender equality of outcomes. Female autonomy increases their demand for social services for themselves and their children; their entitlement to express those demands publicly ensures continuing access.

In other words, it is not poverty that is creating the gender differences in demand for education elsewhere than Kerala, even though poverty may influence how many girls get to and stay at school compared to boys. The differences are not based on income but on social, cultural and historical factors. In a similar vein, social, cultural and historical factors related to other social stratifiers (ethnicity, class, caste) influence perceptions of acceptability, and what are

desirable qualitative features of schooling, and hence what or if parents are willing to bear costs.

This is not to deny the influence of poverty (as a broad definition, not simply limited to income) on education. Even using the narrow definition of income and consumption poverty, disparities in access to schooling and educational achievement are evident. The World Development Report, 2001, p.27: *In some poor countries most children from the poorest households have no schooling at all. A study of Demographic and Health Survey data found 12 countries in which more than half the 15 to 19 year-olds in the poorest 40 % of households had zero years of schooling: Bangladesh, India, Morocco and Pakistan, and eight countries in sub-Saharan Africa. In contrast, the median number of years completed by 15 to 19 year-olds in the richest 20 % of households was 10 in India and 8 in Morocco. In other countries the gap in educational achievement was much smaller: one year in Kenya, two in Ghana and Tanzania, and three in Indonesia and Uganda..... Primary enrolment rates show similar gaps. The enrolment rate for 6 to 14 year-olds is 52 percentage points lower for the poorest households than for the richest in Senegal [and] 36 percentage points lower in Zambia.* Four of the six countries included in our cost sharing study are cited in this quote from the World Bank. However, the report continues to demonstrate within country differences between urban and rural areas and between males and females. Thus this report reinforces the point that income alone is not the sole determinant of effective demand for education. The range of educational difference does not correlate exactly with



## 5 Discussion of Findings

levels of income and income distribution. Poverty influences but does not cause lack of demand for education.

The reason to emphasise this point is that the country studies on cost sharing demonstrate that parents express willingness to pay for education, and make considerable sacrifices in order to do so. This willingness is, however, qualified: certain changes need to take place – especially in the context of rising charges. The quote from Drèze and Sen above on the influence of quality on demand is supported in the studies. As noted above, in all the studies and in every location a large number of parents and pupils noted the quality of schooling to be of an unacceptable standard. It is this which influences whether parents wish to continue to pay (directly and indirectly) for schooling, and whether children want to stay on at school. In Zambia, despite conducting the study in the four poorest areas of the country, the researchers noted: “..... *ability and willingness to pay for education were causally inter-related. When parents see the value in education, when they see good quality education like good physical infrastructure, good quality teaching/learning they somehow find the money to pay*”.

### 5.5 Income and Expenditure<sup>28</sup>

In common with many other household surveys of income and expenditure, researchers in all the sites found it difficult to extract information that was accurate and reliable. Suspicion of what the data will be used for or whether it will find its way to the tax authorities leads many to be economical in their responses. The findings cited below must, therefore, be treated with some caution. The major sources of income for Uganda, Bangladesh, Zambia and Nepal are given in Table 5.14 below.

There is a marked contrast between the countries with ‘other activities’ being most important for Uganda and wages and salaries accounting for more than three quarters of sources of income in Bangladesh and Nepal, but only 26% and 31% respectively for Uganda and Zambia. It is unfortunate that ‘*other activities*’ was not broken down further for Uganda as it accounts for 57% of the sources of income. However, it may be inferred from the responses given by household heads on their main production activities (see Table 4.11) that work in the informal sector (as a street vendor, selling labour, beer brewing or hawker) may account for some of this. In

Table 5.14: Sources of Income (%)

Income source (all households)	Nepal	Bangladesh	Uganda	Zambia
Wages	78	77	26	31
Agricultural/Fishing	10	9	12	39
Other activities	7	12	57	24
Gifts	0	1	3	0
Income in kind	5	1	2	6
Total	100	100	100	100

Source: SSI Q116 - 123

<sup>28</sup> In both the tables for household income and expenditure the percentages shown have been calculated by using the aggregate household figures.

## 5 Discussion of Findings

Zambia the 'other activities' include trading (66%), piecework (17%), informal business (6.4%), beer brewing (6.4%), traditional healing (2.2%) and washing clothes (2%).

It is notable that despite the fact that all the sites surveyed are very poor developing economies, fishing and agriculture appear to account for only around 10 % of HH incomes, with the exception of Zambia. This may be because the question concerning income generation was interpreted as money income and did not take account of livestock, fish or agricultural products consumed by the household. (Section 4 indicates that in all sites except Bangladesh agriculture/animal husbandry was the majority occupation of household heads).

The major expenditure reported by households (Table 5.15 below) is on food, reflecting the

fact that our respondents were from the poorest HHs and usually in the poorest areas. The percentage of expenditure allocated to education ranges from 6.5% to 15.2%, though these figures do not include all of the indirect costs associated with schooling and will vary with the number of school age children in the family who are attending school<sup>29</sup>. Only in Nepal is expenditure on clothing above 10%, presumably reflecting the fact that climatic conditions are so different there.

### 5.5.1 Expenditures on Education as a Proportion of Household Expenditures

The proportion of household expenditures devoted to education costs is one indicator of the economic burden falling on households and the sacrifices made to continue schooling for children. The figures given in Table 5.15 come from the SSIs. In most cases these

Table 5.15: Household Expenditure Pattern (%)

Expenditure Item	Uganda	Bangladesh	Zambia	Nepal
Food	37.1	65.3	62.9	41.2
Fuel/electricity	5.8	4.1	1.8	3.6
Housing	1.7	5.7	1.4	0.4
Health	9.1	4.4	1.9	6.2
Clothing	6.1	5	4.3	13.2
Education	15.2	6.5	10.6	8.2
Festival/entertainment	9.8	3.7	4.3	6.1
Alcohol/tobacco	6.1	3.2	2.7	6.3
Fertilisers etc.		0.5	0.1	5.8
Water	2.8	0.4		
Loan repayment	0.9		1.1	4.7
Hired labour/land/pond/oxen	1	0.2	2.2	
Other	4.4	1	6.7	3.6
Total	100	100	100	100

Source: SSI Q107 - 108

<sup>29</sup> It was not possible to quantify all indirect costs. This is discussed further in the next section on the costs of schooling.

## 5 Discussion of Findings

figures were supported both by more detailed questioning on household expenditures on education and by PAGs where education regularly figured as a significant cost in household expenditures.

For example, in Uganda PAGs ranked education spending on average the second or third major item of household expenditure, in Bangladesh PAGs ranked education second or third on average although it was estimated at 14% of household expenditure. The reasons for such a discrepancy may be a tendency to think only of direct costs when asked about education costs within the context of household expenses or lack of appreciation of the true costs of education when all components are taken into account. Conversely, rough guesswork may be leading to overestimation in the case of Bangladesh.

Of more interest are the figures for the proportion of discretionary expenditures used for education as shown in Figure 5.4 below<sup>30</sup>. Such figures give a more accurate

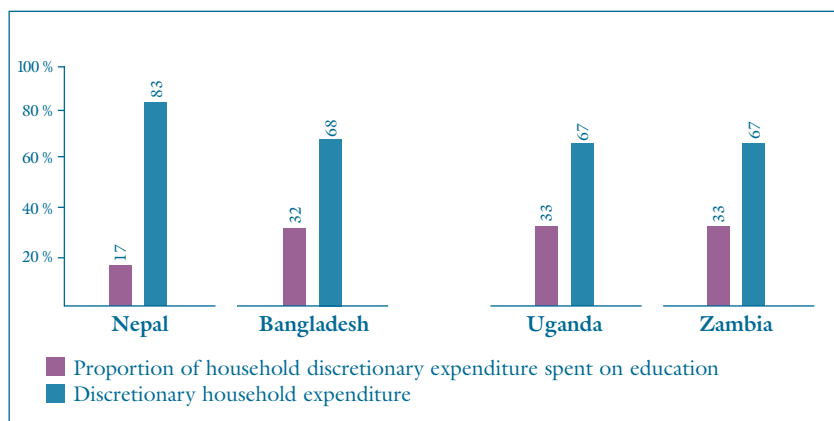
(but still probably underestimated) picture of the real burden of direct and indirect costs on poor families, especially when it is remembered that these proportions are of very small amounts of money. Unfortunately, the figures do not distinguish between primary and secondary education so little can be said about the costs of *free education*.

### 5.5.2 Income and Expenditure by Country

#### (i) Nepal (excluding Rasuwa)<sup>31</sup>

The annual average per capita income was Rs 3,462, with the average for the PO households being Rs3,289 and for SBO HHs Rs 3,986. There was considerable variation between regions with annual per capita incomes in Achham, Kailali, Kapilbastu being respectively 3,656, 3,119 and 3,571. There was a strong negative correlation between per capita income and the size of the HH. Where the HH size was 3 the annual per capita income was 7,239, with a 7-9 person household the annual per capita income was 3,336 and where HH size was

Figure 5.4: Proportion of Household Expenditure Spent on Education



<sup>30</sup> Discretionary expenditure has been calculated by subtracting household expenditure on food, health, fuel, water and shelter from total household expenditure.

<sup>31</sup> See footnote 16 for explanation

## 5 Discussion of Findings

greater than 12 the annual per capita income fell to 2291. For all levels of income HH incomes of the PO were below those of the SBO. This indicates that our sample had been correctly selected to reflect the poor HHs and shows why poor HHs found it so difficult to pay the costs of their children's schooling. It is no surprise to find that HH expenditure was closely related to income; the annual per capita HH expenditure average was Rs 2,953 and for the PO and SBO HHs respectively it was Rs2,853 and 3,334.

If the pattern of spending on education is turned to, despite the Government's declared policy of providing 'free education' (for primary and lower secondary) HHs spent between Rs 569 and 751 (mean 660) on a primary school child and Rs 2,019 to 2,185 (mean 2102), for a secondary child per year. If that spending is compared to the income of the poorest HHs it amounts to 20% of income per primary school child and 64% of income per secondary school child. It is no surprise that both the PO and SBO HHs send very few children to secondary school and that for large HHs not all children are sent to school and, if they are, they attend irregularly and do not complete the primary cycle.

### (ii) Uganda

The areas selected for the study were characterised by extreme levels of poverty: the majority of the population live below the established poverty line of US\$7.5 per month for the poor and US\$3.75 for the poorest.

The income index for the country, which is based on average income in the country compared to a world average income of US\$5,900, was 0.2098. The income index for the sites selected are given below in Table 5.16

There was a significant disparity in the sources of income as already shown in Table 5.14, with significant differences across regions and between PO and SBO households. For example, the annual average household income in Kiboga was Ush 298,088 and in Mbale it was Ush 959,135. The annual average household income of SBOs was Ush 200,000 greater than that of the PO HHs.

When expenditure patterns are examined, again there is a pronounced difference between the regions. In Kibaale 17.8 % of expenditure is on food and 20% on entertainment whereas in Mbale the percentages are respectively 54% and 3.4%. If HH spending on education is turned to regional and gender differences are found. These are shown in Table 5.18 in section 5.6.

### (iii) Zambia

73% of the people of Zambia are poor, with poverty being described in 1996 as people whose incomes were below US\$12 per month. Although the response rate for incomes was low there was a very large range of incomes from respondents, with annual salaries ranging from K5,000 to K840,000 (US\$233). The major source of income was 'other activities' as previously mentioned. There

Table 5.16: Uganda: Income Index

Central reg.	Northern reg.	Eastern reg.	Mbale mun.	*Western reg.
0.3360	0.1260	0.1640	0.1889	0.1980

\* Although a slightly better off region, it has in Kibaale the second poorest district in the country with an index of 0.0796.

## 5 Discussion of Findings

were differences in the income from these activities with Kitwe residents receiving more, K450,000 per household per year (from this activity) than other case study communities. The expenditure patterns were similar to those in our other countries with food being the dominant item of spending.

Table 5.18 in Section 5.6 provides details of spending on education for PO and SBO households in the different regions.

Although this spending can be supported by the richest households, it cannot be supported by lower income HHs. Even for the richest households amongst the SBO group, those with incomes of K840,000 would find it difficult to support more than one child in secondary school, given the other expenses that the families have.

### (iv) Bangladesh

The annual per capita income in Bangladesh is the lowest of all the countries studied, being US\$294 per annum in 1999<sup>32</sup>. Half the population is living below the internationally accepted definition of poverty.

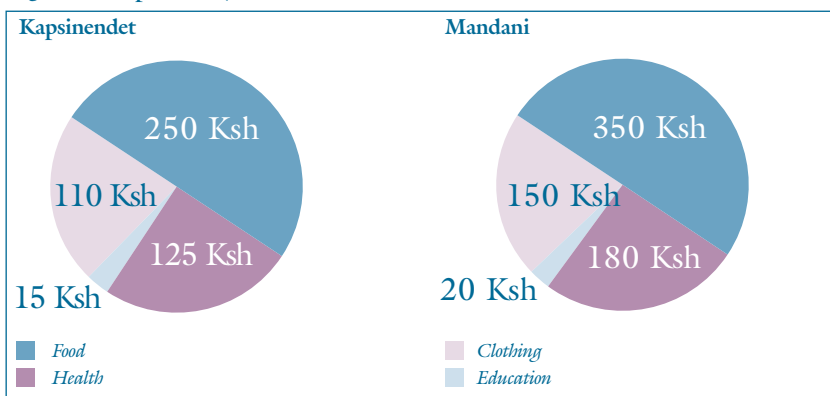
Within our sample the per capita income of the PO HHs and the SBO HHs was US\$36 and US\$40 respectively, considerably lower than the national per capita income of US\$294. In percentage terms the PO and SBO HHs were receiving an income of 12.2% and 13.6% respectively of the national per capital income. The total average annual expenditure was estimated to be US\$53 for the PO HHs and US\$51 for the SBO HHs. This seems counter-intuitive, but no explanation was offered by the research team.

### (v) Kenya

Using monthly expenditure as a proxy the average household income per month was estimated at Ksh700 in Mandani and Ksh 500 in Kapsinendet. However, these amounts represent the times of year when households are generally better off – in times of great hardship incomes were said to be as low as Ksh100 (US\$1.25) in Mandani and Ksh350 (US\$5) in Kapsinendet.

The expenditure patterns for both sites in Kenya are shown in Figure 5.5. below It can

Figure 5.5: Expenditure/Income Patterns



<sup>32</sup> Bangladesh Bureau of Statistics (BBS), 1999

## 5 Discussion of Findings

seen that there is little available for education expenditure despite the fact that when asked about the costs of schooling it became obvious that there were multiple mandatory payments (discussed further in the school costs section). It is also shown that nearly 50% of household income is used to purchase food, and of the remainder of income available health and clothing expenditures are of greater priority than education. To compound this bad situation the seasonal calendars for both villages show that income and expenditure patterns are not correlated. Income is available at the time of harvest and just after (peaking between July and September), whereas the school calendar starts in January. The net result of the income constraint and seasonal labour demands present parents with the need to make tough choices over the schooling of their children.

### (vi) Sri Lanka

The information gathered through the participatory qualitative methods used in Sri Lanka did not include specific details on income and expenditure. However, the sample selected involved the poorest communities, and within those communities, through wealth ranking, the poorest households were included. The seasonal nature of their income, the reliance on non-government organisations and religious institutions to cope during particularly difficult periods indicate that a similar pattern of income and expenditure to other countries exists. Little or no discretionary income, a high proportion of expenditure on food and vulnerability to unexpected expenditure requirements are the likely consequences, which would have similar results of households making tough choices over schooling as seen elsewhere.

### 5.5.3 Summary

The data on income and expenditure is very variable in quality and it is difficult to draw any but the most qualified implications from it. The data on HH income is probably the least reliable because of the unwillingness of interviewees to reveal their true incomes. A further problem concerns the question of how much 'income' is paid in kind, particularly in rural economies where the exchange system is not as 'sophisticated', monetarised, as in the urban settings. What is very clear is that in most sites there was a difference between POs and SBOs in their incomes and ability to pay the cost of their children's education. For all groups in our sample the costs of education were a significant burden on the HHs and paying for education would involve significant sacrifices, as is shown elsewhere in the report.

Where the decision of HHs is to only school selected children (discussed elsewhere), it is because the sacrifices that HHs would otherwise have to make to their nutrition, housing, clothing etc. are deemed too great. Whether the research has more than scratched the surface of knowledge of HH income remains uncertain. However, if the picture of income bears any relationship to reality, education expenditure will bear heavily on the poor. It will be no surprise that many choose to take their children out of school, even while acknowledging that education may be the only escape from poverty for their children. The opportunity cost is perceived by many parents, rightly or wrongly, as too great.

## 5 Discussion of Findings

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### 5.6 The Costs of Education

#### 5.6.1 Introduction

*Education shall be free, at least in the elementary and fundamental stages.'*

*"Ensuring that by 2015 all children, particularly girls, children in difficult circumstances and those belonging to ethnic minorities, have access to – and complete – free and compulsory primary education of good quality."*

Despite the noble sentiments expressed above<sup>33</sup>, the harsh reality is that many children in developing countries are still unable to access primary education ('free' or otherwise). Many of those who are fortunate enough to enroll at the primary level are forced to drop out before completion. The situation is even more chronic at the secondary level. Even in those countries (e.g. Uganda) where free tuition has been introduced (at the primary level) households still encounter problems – quite often school costs simply move from direct to indirect categories with no overall reduction in costs to the household.

In this section the study looks at the variety of primary and secondary school costs, direct and indirect, incurred by households. It shows that the extent of cost sharing<sup>34</sup> by the household varies from country to country. However, what is clear in all countries is that the demand for education is sensitive to price with the poorest households being more price sensitive than the slightly better off households in the sample. That is not to

say that other factors do not figure in the equation. Indeed as has already been discussed there are a number of barriers to education, for example poor quality, distance etc. Nonetheless, there is no doubt that cost is one of the major barriers to education.

Specifically, this section covers the following:

- Cost as a barrier to education
- Household direct and indirect costs of schooling
- The 'unexpected' costs of schooling
- Monetary v's non-monetary payments.

#### 5.6.2 Cost as a Barrier to Education

Before looking at the scale of costs borne by households it is worth discussing the extent to which households view the costs of education as a barrier. Interesting results were found in the countries where both the SSIs and PAGs were conducted. Table 5.17 summarises the SSI results from the main study areas.

##### Primary Level

In all countries *'lack of money'* is given as a response for children never attending primary school although the figures vary from country to country. In Uganda the figures are lowest, perhaps reflecting the positive effect of the UPE campaign. In Uganda and Zambia it can be seen that the poverty levels of the household also have an effect on enrolment, as would be expected, with the poorest showing that *'lack of money'* is a greater barrier for them than for the slightly better off households.

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<sup>33</sup> Quotes from the United Nations: Universal Declaration of Human Rights, Geneva, 1948, Article 26 and The World Education Forum 2000 respectively.

<sup>34</sup> As defined in Section 3.

## 5 Discussion of Findings

Table 5.17: Main Barriers to Education (%)

Reasons for children in the household never attending	Nepal		Bangladesh		Uganda		Zambia	
	PO	SBO	PO	SBO	PO	SBO	PO	SBO
<b>Primary</b>								
Lack of money	38.7	53.3	12.7	17.6	8.9	3.3	36.4	13.7
Too young	22.7	13.3	56.4	35.3	64.6	90	53.3	68.5
Needed to work at home	13.3	20						
<b>Secondary</b>								
Lack of money	21.1	40.7	27.3	*	25	0	35.7	44.4
Health					50	40		
Death in family					0	20		
Needed to work at home	31.1	22.2						
<b>Reasons for children dropping out of school</b>	PO	SBO	PO	SBO	PO	SBO	PO	SBO
<b>Primary</b>								
Lack of money	57.1	100	60.9	50	30	0	86.4	21.4
Health					30	100		
Death in family					30	0		
Needed to work at home	28.6		13	0				
<b>Secondary</b>								
Lack of money	22.4	0	64	54.5	52.1	42.9	64.2	37.9
Needed to work at home	5.2	22.2						
Earning money for the household	19	5.6						
<b>Reasons for being out of school over the last month</b>	PO	SBO	PO	SBO	PO	SBO	PO	SBO
<b>Primary</b>								
School fees due					24.7	8.5	61.8	40.7
Health	44.4		52.7	64	56.7	64.4		
Needed to work at home	19.1	55.6						
<b>Secondary</b>								
School fees due			47.1	50	31.7	31.3	77.6	66.7
Health	23.1	23.5			48.8	56.3	9	10.1
Needed to work at home	47.1	30.8						
Agricultural work	11.8	3.8						

\* No figures available for SBO at the secondary level.

Source: SSI Q18, 19 and 23



## 5 Discussion of Findings

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The reverse is true in Nepal and Bangladesh – in Nepal one of the sites (Rasuwa) was incorrectly selected with the income levels being higher than the other poorest households in the sample. This site has been included in the above analysis and skews the results somewhat<sup>35</sup>. (There seems to be no apparent explanation for the case of Bangladesh.) As can be seen another great barrier at the primary level is “*too young to go to school*” – when probing was done during the SSI work it became apparent that this issue was linked to distance and safety concerns by the parents. Many said that it is too much to expect small children to walk the distances involved in going to school. Interestingly, parents made this point for many of their children who were deemed old enough to go to school according to the official school age set by the Government. This was confirmed during the PAGs.

When looking at the issue of dropouts the results show a dramatic increase in ‘*lack of money*’ being a barrier. This demonstrates the retention problems at the primary level, an issue which governments must take on board particularly when looking at any policy of ‘*free*’ education. For example, with the introduction of UPE in Uganda in 1997 enrolments almost doubled. However, studies show (e.g. Tumushabe et al, 1999) that even with free tuition, which may encourage enrolment, other costs hinder attendance, particularly for girls.

*Despite the abolition of school fees, direct costs of schooling in the form of exercise books and*

*stationery, and for girls in particular; clothing, soap and basic underwear still binders many children from attending school. High costs also encourage early marriage and prevent those who would want to return to school from doing so.’* (Tumushabe et al, p. xx)<sup>36</sup>

It is also interesting to note that health is a major factor in dropping out in Uganda for the poorest and slightly better off, and having to work at home in Nepal and Bangladesh are barriers for the poorest.

Irregular attendance also features as a problem in each of the countries, and it can be seen that in Zambia ‘*school fees due*’ is a major problem. This was confirmed during PAGs with parents and children. Children indicated that although some schools allow them to continue to attend when they are unable to pay for school fees they often feel embarrassed that they cannot pay and therefore decide not to go to school. In other cases children are not allowed to attend school by the head teacher or teacher until payment is made. In Nepal, although ‘*school fees being due*’ does not seem to feature the study shows that ‘*needed to work at home*’ is the cause of irregular attendance – this is a clear indicator of the opportunity costs related to having children in school.

It is worth noting that in the PAGs with children lack of money and having to work at home featured highly, with health being less of a problem than the parents indicated. In Sri Lanka and Kenya the findings were similar to those above, the only difference

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<sup>35</sup> In this section on school costs Rasuwa has been excluded from the analysis unless otherwise stated.

<sup>36</sup> Tumushabe J., Barasa C., Muhanguzi F. and Otim-Nape J. (1999): Gender and Primary Schooling in Uganda, Research Report 42, IDS, Sussex

## 5 Discussion of Findings

being that parents, teachers and children alike cited lack of money as the number one barrier to education in all instances.

Though not shown in the previous table when the data is disaggregated by each study location Zambia and Uganda show that the main barrier to education in the urban areas (Kitwe and Mbale respectively) is cost. 96% (Kitwe) and 86% (Mbale) of respondents stated that the main reason for the children from their household being out of school over the previous month was '*school fees due*'. Similarly in Mbale and Kitwe of those respondents who indicated that one or more of their children had dropped out of school 100% and 61% respectively indicated that it was due to financial difficulties. Although urban areas may not suffer from physical access problems (e.g. distance to school) as much as rural areas the costs they face tend to be higher than the rural areas resulting in children dropping out of attending irregularly. In Bangladesh and Nepal although some variation exists between each of the study locations the differences are not as marked, nor do they seem to demonstrate any great difference in difficulty in paying for school costs between the rural and urban locations, as demonstrated in Uganda and Zambia.

### *Secondary Level*

At the secondary level the pattern of results is slightly different to those at the primary level. '*lack of money*' is seen as being a greater factor for never enrolling in Uganda which again points to the positive effect of UPE. Death in the family also appears in Uganda, not only as a reason for never enrolling but

also for dropping out of school. Although respondents were not willing to discuss the impact of AIDS on the household's ability to send children to school these results do give an indication of the scale of the problem. It is odd, however, that the Zambian results make no mention of this problem.

Also of interest is the overall increase in responses related to children working (whether at home helping with chores, earning cash or assisting with agricultural work) in Nepal. Again it is worth pointing out that the children involved in the PAGs in each country indicated that this was a problem for them while the parents involved in the SSIs in Bangladesh, Zambia and Uganda did not.

In Kenya and Sri Lanka cost again was the major barrier to education. In addition, circumcision is problematic in Kenya, with many girls dropping out of school. In Andimune (a fishing village) in Sri Lanka boys often drop out of school to learn the fishing trade – this is not simply because their labour is needed rather it is a pragmatic response to the lack of alternative economic opportunities, as well as being an alternative education in the traditions and culture of the fishing village. In both Sri Lanka and Kenya children also drop out to help at home with siblings, housework and work in the fields.

### 5.6.3 Household Direct and Indirect Costs of Schooling

As already discussed in Section 3 the costs of education to the households include direct and indirect costs<sup>37</sup>, and may take the form of monetary or non-monetary contributions.

<sup>37</sup> As defined in Section 3.

## 5 Discussion of Findings

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These costs (whether monetary or non-monetary) are opportunity costs – they reflect all that has been given up by the choices that have been made. This study was interested in the expenditure choices made by the household on education.

### (i) Household Costs per Child

The types of direct cost looked at in the study were many and varied between the countries. They included, but were not limited to, school fees, boarding fees, admission fees, Parent Teacher Association fees (PTA), examination fees, school development fund, textbook rental, pens and pencils, transport to school, uniforms etc. In addition the study looked at the indirect costs (e.g. contributions to teachers' funeral expenses), including the cost of having a child in school rather than having him/her helping at home or earning income. The latter of these indirect costs was not quantified. However, it was apparent that the opportunity cost of having a child in school was high, often prohibiting the child from enrolling in school or attending regularly. Both the direct and indirect costs include non-monetary payments such as assisting with building schools, provision of building materials, payments in kind etc. Where possible an attempt was made to quantify these non-monetary payments, although the respondents found this difficult. The table right which includes direct and indirect costs may therefore underestimate the total per student costs of education.

Table 5.18 demonstrates that in almost all cases SBO households spend more per child than PO households do. The only exceptions are for Bangladesh (secondary school costs for boys) and Nepal (primary school costs for boys). This may be due to the household selection criteria where local definitions of PO and SBO were used.

At the primary level some gender disparities exist particularly amongst the poorest households. However, in Uganda and Zambia in almost all cases spending on girls at the primary level seems to be greater than spending on boys confirming that the costs of sending girls to school in these countries can be greater than sending boys. At the secondary level the extent of the differences in costs between boys and girls vary from country to country – in some instances the cost is greater for boys, in others it is greater for girls. The area of Kitwe demonstrates that spending on girls' education is almost three times that of boys, however, this figure should be treated with caution. On further analysis it appears that the average household spending in Kitwe is inflated by an outlier – one female secondary child attends a private day school the cost of which is significantly greater than other types of school in the sample (e.g. government day schools). If this case is taken out of the analysis the average figure for household spending on girls' secondary education becomes Kwacha 157,700, twice that of the spending on boys. The gender disparity in Bangladesh is much more pronounced at the secondary level than in any of the other countries<sup>38</sup>.

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<sup>38</sup> The 'Promote' project in Bangladesh is designed to encourage more girls into and through secondary education. Scholarships are provided to girls for this purpose. It is possible that the figures presented here are influenced by the inclusion of households in the project. As the research team did not provide this information (following repeated requests) this has to remain at the level of supposition.

## 5 Discussion of Findings

Table 5.18: Per Student Household Spending on Education

Household type and area of study	Boys	Girls	Boys	Girls
<b>Nepal (Rupees)</b>				
All households	751	569	2,019	2,185
PO households	804	488	1,811	1,802
SBO households	564	694	2,624	2,824
Achham	922	718	2,383	2,163
Kailali	666	478	1,326	0
Kapilbastu	647	374	1,537	2,222
<b>Bangladesh (Taka)</b>				
All households	723	728	4,026	2,505
PO households	518	503	4,449	2,486
SBO households	1,236	1,378	3,134	2,564
Mymensingh	331	315	5,580	1,969
Dhaka	1,704	1,654	5,123	3,547
Patuakhali	887	652	4,107	4,107
Dinajpur	188	282	2,082	1,735
<b>Uganda (Shillings)</b>				
All households	21,230	25,985	273,629	245,779
PO households	20,901	24,201	251,947	202,571
SBO households	22,265	33,119	307,917	275,945
Kibaale	14,143	11,238	0	0
Kiboga	15,710	17,455	390,333	183,450
Apac	15,495	23,835	300,304	319,419
Mbale	37,214	44,989	270,990	179,429
<b>Zambia (Kwacha)</b>				
All households	24,427	27,190	125,073	115,809
PO households	21,908	23,891	66,525	88,100
SBO households	28,071	31,094	175,257	129,664
Kitwe	46,344	71,526	82,750	232,750
Chinsali	13,620	17,796	127,525	83,300
Siavonga	22,581	9,228	169,500	94,150
Kalabo	19,590	17,648	122,270	89,843

(Note: where a zero value is given it means that no children from that area attend secondary school)

Source: SSI Q 48-79

## 5 Discussion of Findings

A number of other studies looking at the household costs of education have been done in Zambia. For example, the World Bank (1996)<sup>39</sup> stated that the primary costs of education for households ranged between US\$ 30 (K 35,000) to US\$ 60 (K 60,000) per child. Kelly (1998) shows that school costs vary from US\$5 per year in very remote areas to over \$50 in urban areas at the primary level. Based on household income and expenditure data from the Living Conditions Survey in Zambia (1998), a more recent study by Seshamani (2001), undertaken for Oxfam and JCTR, estimates household primary school spending per child at K 73,668. All of these figures vary from our results where the lowest and highest amounts paid per primary child are US\$ 3.7 (K 9,228) and US\$ 29 (K 71,526) from the individual sites<sup>40</sup>. That is not to say that the figures from this or the other studies are inaccurate – it simply reflects the different types of households being studied. In the case of this study, as already mentioned, a purposive sample the poorest households was selected.

Table 5.19 below shows the differences between per student school costs at the

primary and secondary levels for the households in the sample. Uganda has the most dramatic difference with spending on secondary education being 12.9 and 9.5 times that of spending on primary education for boys and girls respectively. This may be explained in part by the policy of free tuition (UPE) in Uganda at the primary level.

In determining school costs in Sri Lanka the researchers found it difficult to differentiate between the costs that the study participants felt 'ought' to be incurred, and actual costs of education. It is likely therefore that the results indicate higher than actual expenditure. Furthermore, participants expressed large variations in the costs per child. Where families have more than one school-going child, school equipment is usually shared by all the children or handed down. The costs given therefore present an average. The total annual cost of primary schooling per child as estimated by parents was between Rs4,000 to Rs 5,000 in both of the study sites; and around Rs 2,700 as estimated by children. The items included in these costs were clothing<sup>41</sup>, food, school and tuition fees, transport, exercise books and school excursions.

Table 5.19: Spending on Secondary Education as a Factor of Spending on Primary Education

All households	Nepal	Bangladesh	Uganda	Zambia
Boys	2.7	5.6	12.9	5.1
Girls	3.8	3.4	9.5	4.3

Source: SSI Q 48-79

<sup>39</sup> World Bank (1996), Zambia Education Sector Expenditure Review, September 1996

<sup>40</sup> Using the exchange rate at the time of the field work US\$1=K2,500

<sup>41</sup> In Sri Lanka parents are provided with cloth from the government to enable them to make uniforms for their children, it is therefore strange that clothing seems to be a major part of the costs of schooling. Two points should be borne in mind – firstly clothing includes footwear and underwear (which the government does not provide) and secondly there are costs related to having the uniforms tailored.

## 5 Discussion of Findings

At the senior secondary level schooling was estimated by parents to be Rs 2,417 and Rs 16,182 by students in Andimune. These large differences make these cost estimates somewhat suspicious and difficult to compare. The differences in opinion seem to lie mainly around the cost on food (parents quoted Rs 1,000 and students Rs 4,000) and extra curricular activities (parents quoted Rs 170 and students Rs 7,100). The students seem to have presented a *'wish list'* of the costs involved – few were actually involved in the extra curricular activities because of household financial difficulties. In Rohanapura the costs were estimated at Rs4,385 by parents, and Rs5,098 by students.

It is difficult to draw conclusions from the data gathered in Sri Lanka. However, the findings do show that the costs of schooling goes significantly beyond school fees, with much of the expenditure being on clothing and food. These costs add up to significant amounts, relative to the Government of Sri Lanka's (GOSL) official poverty line. It is no surprise that in times of hardship school costs represent an area where savings can be made by withdrawing children from school temporarily or permanently.

In Kenya, the costs of education in both study sites were found to be far beyond the reach of the majority. Levies vary from textbooks, desks, pens, physical facilities, maintenance of equipment, costs for zonal educational, security and other miscellaneous charges that occur from time to time. In Mandani the annual costs of primary education per child were estimated at Ksh 5,010 and Ksh 38,100 at the secondary level. In Kapsinendet they were Ksh 7,290

and Ksh 27,900 for primary and secondary respectively. When compared with the household income (Ksh 8,400 per year in Mandani and Ksh6,000 per year in Kapsinendet) these education costs can be put in context. Household incomes are not adequate to meet basic needs such as food, health and clothing and do not stretch to meet the costs of education.

Family size is also an issue – in Kapsinendet the average number of children in a household is 10 to 14 and in Mandani it is 8 to 10. The disjuncture between income available and mandatory school payment is clearly a major reason for so many children of both of these villages either not enrolling at all, attending intermittently or dropping out. (Over half the households in Kapsinendet, for example, say that they have children who have never enrolled or who have dropped out.)

Direct costs are only part of the problem in Sri Lanka and Kenya. Indirect or opportunity costs also create responses which require students to miss school days, weeks or months. In Kenya this is reported to affect girls more than boys, for example in Mandani girls are needed to help their mother on market days, or to find water during periods of water shortage or drought. In Kapsinendet, the indirect costs include loss of labour in cattle herding, farming and taking care of young siblings and household chores. These activities again are for girls, but a few boys said that it is boys who are asked to stay at home and look after cattle. In Sri Lanka, the opportunity cost of having children in school was also raised as an important issue. In Andimune a boy can earn Rs 500 per day from casual labour (dragging and cleaning nets and

## 5 Discussion of Findings

working in prawn ponds). If he goes to school this represents a substantial loss in income. In Rohanapura parents are required to meet the teachers at the primary level and to attend *shramadanas* regularly leading to a number of lost days' earnings. There are less income earning opportunities for boys in Rohanapura, although some do sell cannabis to earn an income. Girls in both areas are frequently required to stay at home to look after their younger siblings and to attend to other household work, particularly during the farming season.

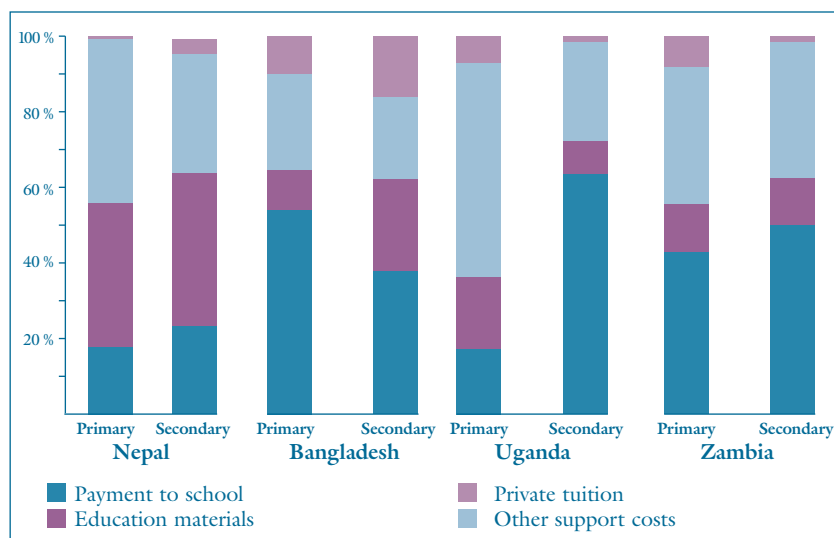
### (ii) Composition of Education Costs

The composition of education costs varies at the primary and secondary levels. Moreover, the composition of education costs varies between the different study sites and from country to country. The figure below shows a simplified picture of how the costs are made up within each country by pooling

together a number of items of school costs. Where applicable<sup>42</sup> payments to school is made up of tuition fees, boarding fees, admission fees, school development funds, PTA fees, exam fees and sports clubs. Education materials include textbooks, exercise books and pens and pencils. Other support costs include school bags, transport, lunch/tiffin, uniforms, footwear, unexpected /indirect and other costs. Private tuition refers to tuition outside normal school hours.

At both the primary and secondary levels it can be seen that very little is spent on private tuition. Given that the households included in the study are the poorest this finding is what might be expected. In all countries the main reason for attending private tuition was to make up for poor learning at school. The private tutors, in most cases, appeared to be the schoolteachers themselves who needed the additional funds to boost their meagre

Figure 5.6: Household Composition of Primary and Secondary Education Costs



<sup>42</sup> Not all of these items will be relevant to all countries but for simplification we have listed all of the items named in the SSI.

## 5 Discussion of Findings

incomes. In Zambia and Uganda, anecdotal evidence from discussions with parents suggests that in some instances teachers were deliberately providing poor tuition in school hours so that children would have to attend private lessons if they wanted to have any chance of passing exams.

At the primary level *'payment to school'* is lowest in Uganda and Nepal both of which have a policy of free tuition. Although Bangladesh too has a free tuition policy at the primary level, *'payment to school'* which includes school fees is nonetheless higher than that of Nepal and Uganda. A possible explanation is that fees continue to be charged though they may be given a different name. The *'other'* payments for Uganda and Zambia are considerable. On further investigation it is apparent that at the primary level 51% (Uganda) and 76% (Zambia) of these costs relate to uniforms (or clothes) and footwear bought specifically for school. This is surprising, given that uniforms are not compulsory in either country. Discussions with children and parents revealed that although uniforms are not compulsory some schools still insist upon them. In Zambia one of the researchers made the following comment:

*'Although government policy does not make uniform a compulsory requirement, schools have been reluctant to follow the rule because they see the uniform as a symbol of identity'*

To add to this problem of schools ignoring the policy on uniforms is the fact that many of the children (particularly girls) feel that they do not have adequate clothing for school, whether it is a uniform or not. As a result parents find themselves having to buy

clothes and footwear specifically for school at a considerable expense to the household.

Information from the PAGs work with girls from Kitwe in Zambia shows that the cost of uniforms are prohibitive with the girls indicating that they are the second highest cost item, with school fees being the most expensive item.

### 5.6.4 Seasonality of Household Incomes and Education Costs

The proportion of household expenditures devoted to education costs has already been discussed in Section 5.5.1 on Household Income and Expenditure.

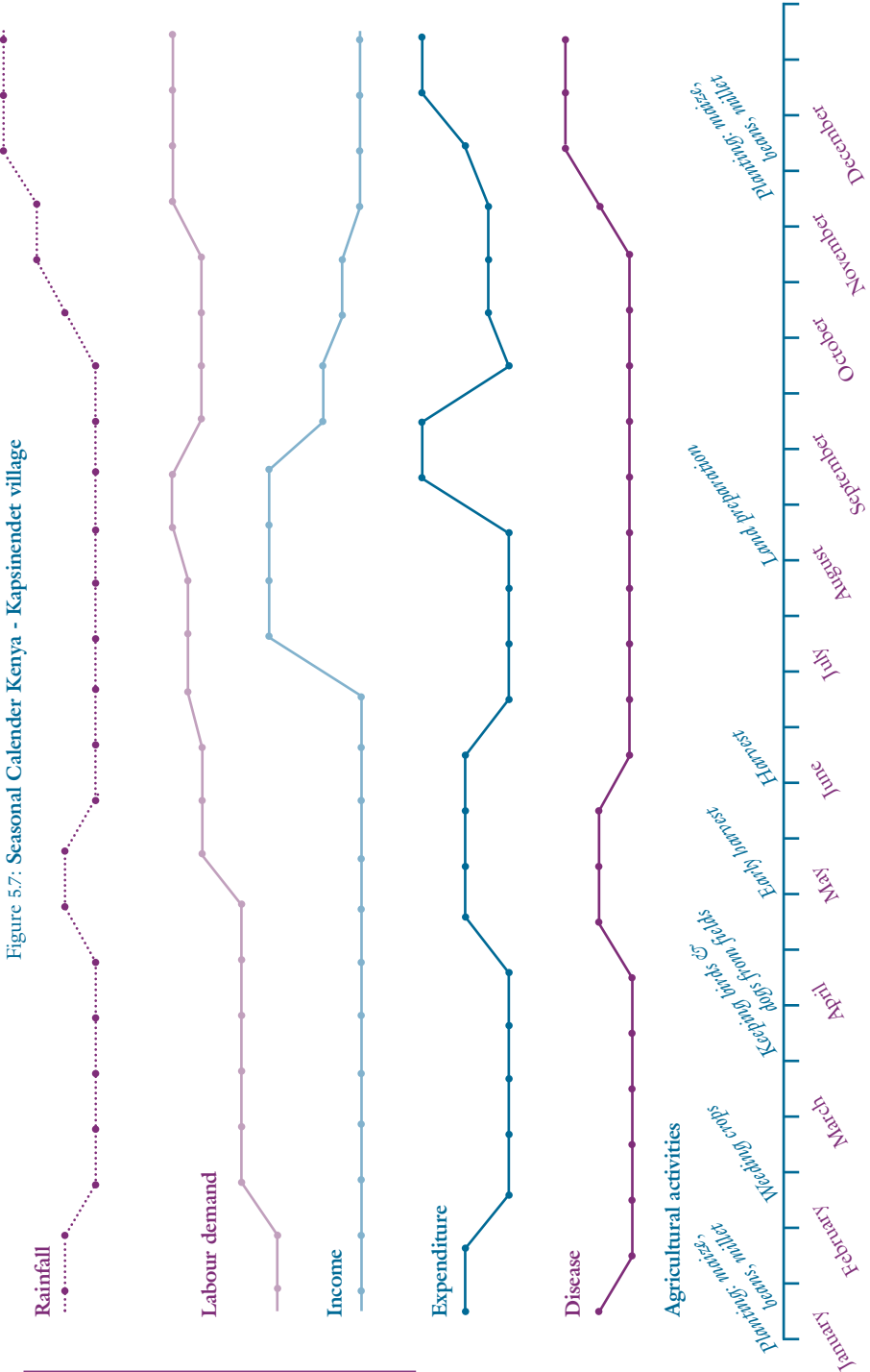
Here the study looks at the relationship between household incomes and the costs of education. It is evident from each of the countries studied that the issue of seasonality of incomes and timing of school costs severely hampers the ability of children to go to school. A few examples are presented overleaf.

The income and expenditure pattern in Kapsinendet village, Kenya (Figure 5.7) demonstrates the highest incomes when families are able to sell their produce, particularly maize, which is grown when possible in large quantities so as to earn income. The calendar shows that income and expenditure patterns are not correlated. Income is available at the time of harvest and just after (peaking between July and September), whereas the school calendar starts in January.

In Bangladesh, during Ashar-Saraban (Jun-Aug) and Kartik-Agrahyan (Nov-Dec), it is difficult for children to go to school. In Ashar-Saraban, there are monsoon rains with



## 5 Discussion of Findings



Source: Kenyan Country Report

## 5 Discussion of Findings

flooding limiting the opportunities of employment and as a result the income of the parents. During these times any income that is earned is spent on food. During Ashin, Kartik and Agrahyan (Sep-Dec), the food stock of households is exhausted and expenditure on food is the household's major priority. Thus, in these months, many children are unable to attend school.

In Zambia peak expenditures for both food and education are experienced during the months of January to March when incomes are at their lowest in rural areas. To add to the burden of households these months are also the peak malaria season and thus funds are also needed for medicines. When faced with expenditure choices between food, health and education it is not surprising that education suffers. Ironically, from June to August when incomes are at their highest (after selling farm produce) school costs are minimal.

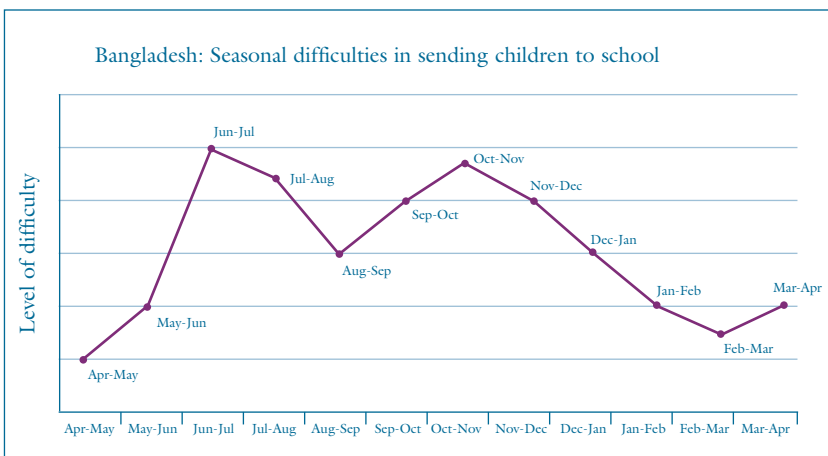
Although these are only a few examples from

the study areas, it is evident that seasonality of income, coupled with the timing of schooling costs, creates great difficulties for households, particularly in the rural areas. Faced with expenditure choices households are responding rationally by spending on food and health before spending on education.

### 5.6.5 The 'Unexpected' Costs of Schooling

Table 5.18 (per student costs of schooling – primary and secondary) included all costs related to schooling including 'unexpected' items, however, it is worth mentioning the range of items included in this category. In Zambia the items included funeral expenses for teachers, independence day celebrations, aid to teachers, contributions for a school guard, stationery fund, and school building contributions. Approximately 18% of the children attending school made such a contribution with an average cost per student of K 3,300. In Uganda there was a greater range of items including welcoming new teacher, farewell to teachers, teachers' funeral

Figure 5.8: Seasonal Attendance, Bangladesh<sup>43</sup>



<sup>43</sup> Source: PA work with female participants, Mymensingh research site

## 5 Discussion of Findings

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expenses, entertainment of visitors, end of year celebration, school building, transportation of building materials, and telephone connection. However, a smaller percentage (9%) of students attending school made such a payment. The average payment made per student was approximately Ush 2,900. In Bangladesh, 14% of children in school made unexpected payments (averaging Tk 90). The cost items included contributions for picnics, damaged or lost textbooks, and farewell lunches. Only 1.5% of school-going children in Nepal made unexpected payments averaging Rs 93 per child. The items included contributions for picnic, painting school building, school furniture, and equipment for science lab.

### 5.6.6 Monetary vs Non-monetary Payments

As noted earlier the respondents found it difficult to quantify the non-monetary payments that they made towards the schooling of their children. Nonetheless interesting data was gathered on the types of non-monetary payments and the attitudes of parents towards these contributions vis a vis monetary payments.

Table 5.20 shows the extent and types of non-monetary payments made for those children in school. The data collected does not show any gender disparities in the activities undertaken by boys and girls in Nepal and Bangladesh. However, the picture is quite different in Uganda and Zambia, with girls tending to get more involved in cleaning the school and playground. Respondents were also asked whether the contributions were voluntary or non-voluntary – almost all respondents indicated that they were voluntary in Nepal and Bangladesh, however,

in Zambia and Uganda the respondents indicated that in 63% and 87% of the cases respectively the non-monetary contributions were not voluntary. The extent of non-monetary payments also varies with a low of 12.5% in Nepal and a high of 50% in Uganda.

SSI respondents in Nepal, Uganda and Zambia (75%, 57% and 68% respectively) showed a preference to pay non-monetary contributions over monetary contributions. Respondents in Bangladesh on the other hand preferred to pay neither – wishful thinking or a misunderstanding of the question posed to them concerning types of payments. There was little difference in the responses from the poorest and slightly better off households with the exception of Zambia where the poorest (and respondents from rural areas) showed a greater interest in paying non-monetary contributions than the slightly better off households. The main reason that parents thought it was good to make non-monetary contributions in all study sites was to improve the quality of the education their children receive. However, those who were not in favour of non-monetary contributions stated that the household was already burdened, with little more time to commit to such things as school building.

### 5.6.7 Summary

Even in those countries where education is tuition free households have to pay a considerable amount to school their children. In Uganda for example the study showed that a considerable number of children have to pay non-monetary costs and an array of unexpected costs. If tuition fees at the primary level were not abolished, would parents have to make the range of other

## 5 Discussion of Findings

contributions that have emerged? This study does not propose that tuition fees should be reintroduced. But it is important for governments to recognise that the removal of tuition fees may result in schools having to insist on other charges (monetary or otherwise), with the overall result that parents end up paying the same or even more than when tuition fees were paid. Costs do act as a barrier to education and the disjuncture between seasonality of incomes and the timing of schooling costs often makes a bad situation worse. Flexibility in payments is therefore suggested.

### 5.7 The Ability and Willingness to Pay for Education

In an introductory section the economic theories which underpin the study approach to determining ability and willingness to pay for education were outlined (section 3.3).

The evidence tended to support both the predictions derived from general economic theory about the factors that would influence the ability and willingness to pay for education (Belfield, 1999). Perhaps more important, the findings resonate closely with those from earlier studies around the world (World Bank, 1990,1995). In Nepal the evidence is that

Table 5.20: Types of Non-monetary Payments made by Children and/or Parents

Country	% of children and/or parents making non-monetary contributions	Type of contribution
Nepal	12.5	<ul style="list-style-type: none"> <li>• Provision of food or cooking for school meetings (P)</li> <li>• Clean playground and school building (C)</li> <li>• Upkeep of school building (P)</li> </ul>
Bangladesh	16.5	<ul style="list-style-type: none"> <li>• Clean playground and school building (C)</li> <li>• Upkeep of school building (P)</li> <li>• Makes bricks (P)</li> <li>• Collects water (C)</li> <li>• Collects firewood (C)</li> </ul>
Uganda	50	<ul style="list-style-type: none"> <li>• Clean playground and school building (C)</li> <li>• Upkeep of school building (P)</li> <li>• Building work for new facilities (P)</li> <li>• Provides grain (P)</li> <li>• Makes bricks (P)</li> <li>• Provides building material (P)</li> <li>• Collects water (C)</li> <li>• Collects firewood (C)</li> <li>• Provide cleaning material (P)</li> <li>• Maintains garden (C)</li> </ul>
Zambia	20	As above for Uganda

Note: In the final column (P) represents contributions by parents and (C) represents contributions that children make themselves.

## 5 Discussion of Findings

(with reference to respondents) 'about 16 and 19% of respondents were not willing to pay more for primary and secondary education respectively' (Nepal report p65), with poverty being the main factor affecting their unwillingness. In this case willingness does appear to be a function of ability.

However, this finding also meant that over 80 % were prepared to pay more for the existing quality of education. Although there was some difference between regions when asked about their willingness to pay more for improved quality education 78% were prepared to pay more. This is very similar to the earlier figure and may indicate that around 20% of our sample were unable to pay any more for education irrespective of any quality changes to it. The evidence that 24% of households would be forced to withdraw a child from school supports this if costs increased by 50%.

The evidence from Bangladesh is that both male and female parents are prepared to work harder for boys' than girls' education. Figures are given in Table 5.21 below.

Parents were also prepared to spend more money on their children's education, with 45% prepared to spend more on the current quality of primary education and 64% on current quality of secondary education. The slightly better off were prepared to pay a little more than the poorest families.

Very similar results were found in Zambia, with 77% of parents prepared to pay more for girls' education of the present quality and 79% for boys'. However, they were not prepared to pay 'a lot more' (85%). There was little difference between SBO and poorer parents in their willingness to pay more for education. Not surprisingly the main reasons given for not paying more were to do with lack of resources (98.6%). A rather lower percentage was prepared to pay more for secondary education (44%); with there being little disparity between regions.

In Uganda over 75% of HHs were prepared to pay more for the current quality of primary education. However, only 50% were prepared to pay more for secondary education. One reason for this difference between primary and secondary education may be that many HHs did not have children attending secondary school. There was a significant difference between Kiboga region and the other regions in HH willingness to pay for primary education, with willingness to pay for boys' education being just over 50% of that for other regions. (No explanation is offered for this difference.) The difference was less pronounced for girls' education, but it was still around 75% of the willingness to pay more from that found in the next lowest region.

The picture for willingness to pay more for secondary education is similar across all regions,

Table 5.21: Parental Willingness to Work Harder

	Male respondents %	Female respondents%
Girls' education	83	88
Boys' education	86	91

Source: Bangladesh report, Table 6.4.1

## 5 Discussion of Findings

but the sample size is so small as to make any generalisations extremely speculative. In all the regions over 80% of HHs were prepared to take on more work to pay for their children's' education. Over 80% of households would be more willing to send their children to school if schooling quality improved, but again for Kiboga the figure was significantly lower, at 61%. The only explanation offered for Kiboga being different was that NGOs had already improved schooling quality and that the reasons for not sending them to school were unrelated to quality.

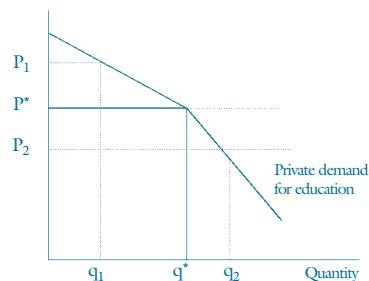
Certain inferences can be drawn from these results. There seems to be a readiness amongst HHs to pay more for their children's education than they do currently and this readiness increases if coupled with an 'improvement' in the quality of education that is being provided. Elsewhere, in the report a discussion on what is meant by 'quality' is presented, but the principal concern of parents is related to their perceptions of the effectiveness of the teaching input. As to parental willingness to pay more for education, earlier the possibility that the demand function for education may be related to the ways in which the revenues raised from cost sharing were used was considered: if the revenues raised are used to improve the quality of schooling then HHs may be prepared to pay not only existing prices, but even higher ones. In terms of our diagram this is the equivalent of the demand curve shifting to the right.

Our evidence also suggests that the position and slope of the demand curve may differ between regions and across different income groups. Policy makers would need to bear this in mind when determining their 'pricing' levels, otherwise pricing policies successful in certain regions and for certain groups may result elsewhere as a deterrent to school attendance. For all groups there appears to be a contrast between the willingness to pay a 'lot' more and a 'little' more for schooling<sup>44</sup>, with most HHs prepared to pay a little more but not a lot more. This suggests that a kinked demand curve for schooling exists, with there being a price level at which the demand curve becomes considerably more inelastic. This is illustrated in Figure 5.9.

The demand curve has the same shape as in Figure 3.3 until the price falls to  $P^*$  when its slope becomes steeper (more inelastic). This means that for any fall in price below  $P^*$  there will be a smaller increase in the quantity (of schooling) bought than with the demand

Figure 5.9

### Demand for Education



curve above  $P^*$ . If such a point exists then it would be useful for policy makers to know

<sup>44</sup> It was left to the research teams in each country to define on location the meaning of "a lot" and "a little". The definition is more to do with the perceptions of the respondents in relation to their own circumstances than to a notionally objective definition

## 5 Discussion of Findings

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approximately where it is because changes in price beyond this point will significantly affect participation rates, almost certainly having a greater effect for the poor. Quite clearly as the response to price changes, (the price elasticity of demand changes), so also will the revenues that can be raised from school fees. If revenues raised are used to enhance schooling quality the demand curve shows how the quality of schooling may be affected by changes to the price of schooling.

The case studies in all countries show how responsive HHs are to price changes and to perceptions of the quality of education. In Nepal, for example, only two percent of respondents said that they would withdraw their children from primary school if present schooling costs increased by 10 %. However, this figure rises to 24 % if costs rose by 50 %. The elasticity of demand was also calculated and shows that it increases as the price is increased and is greater for secondary education than for primary education; “Demand for education is inelastic for both primary and secondary education” (Nepal report p70). Price elasticity is greater for PO households than SBO households and there are also regional differences.

### 5.8 Household Sacrifices

#### 5.8.1 Introduction

Not only are the poor prepared to pay the costs of education – both direct and indirect – they also make significant sacrifices to give educational opportunities to their children. Of course, schooling of any child for the parents of any income bracket represents an

opportunity cost – the expenditures made on education are done so at the expense of other spending. In that sense they may be said to represent a sacrifice the household makes – forgoing one thing to realise another.

A distinction needs to be drawn however, between sacrifices and choices. Expenditures on education made by those in higher level income groups tend to represent a consumption/investment choice<sup>45</sup> (e.g. private schooling or a new house) and almost certainly the choice is from within discretionary expenditure. In lower income groups decisions about spending on education may also be from discretionary expenditures, but the poorer the household the more likely the decision making will enter a grey area between discretionary and non-discretionary spending. Such choices can properly be termed sacrifice.

This study has amassed considerable evidence of sacrifices being made by the poorest income groups to school their children. Such sacrifices include non-discretionary expenditures – such as food and clothing as well as sacrifices of capital assets. The components of non-discretionary income have no fixed definition and the basket of goods it represents will differ from country to country and even household to household. But, fundamentally, non-discretionary income describes that proportion of household income needed to ensure survival of the household. Those essentials will at a minimum include: food and water, shelter, and health care. Education is not part of non-discretionary income;

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<sup>45</sup> Education has characteristics of both consumption and investment goods.

## 5 Discussion of Findings

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health may fall into both definitions depending on the perceived importance of the condition (e.g. 'fever' vs. pulmonary tuberculosis).

Such a spare definition is useful in an analysis of household spending decisions, but unfortunately, somewhat restricted in capturing well-being, or a rounder definition of what is required for a life with dignity. In other words, it would not encompass what the poor themselves would define as essential spending. Within this study there is evidence of households who make sacrifices in their diet (e.g. eating meat less frequently) in order to save money for school expenses, but who nonetheless would not contemplate not providing a dowry for their daughter in marriage or spending on funerals. A very clear message from the recent literature on poverty (e.g. WB *Voices of the Poor: Can Anyone Hear Me?*) is that the poor have their dignity – often expressed through participation in social activities - and that household spending on these activities would not be classified as discretionary by the poor themselves.

A further distinction must be made with respect to the capital assets of the poor. These may be limited – some chickens or a cow, tin roofs, the labour of household members - but the sacrifice is all the greater when such assets are sold / used in order to provide education opportunities.

Our study presents clear evidence that the poorest households make sacrifices in both discretionary and non-discretionary spending in order to school children (noting however, that such decision making may be affected

by the gender, birth order of the child or whether they are an orphan). It indicates that in some cases they do this at the expense of the long term and short term health of family members, of diet and of their limited opportunities for recreation. It also suggests that in some cases the poorest households place such a great valuation on education as an escape route from the intergenerational cycle of poverty that they are even prepared to invest household assets in trying to break the vicious circle.

The forgoing comments have focused on what sacrifices households make to keep children in school. Of course, one of the major coping strategies for households in economic difficulties or suffering from economic shocks is the withdrawal of children from schooling – either temporarily or permanently. This decision is often a gendered one (and in some countries related to whether they are orphans) – this is further discussed below.

At the other end of the spectrum of sacrifice, our research shows that there are families who are unwilling to sacrifice anything for the sake of their children's education when others around them are doing so. Reasons range from a lack of valuation of education – believing it to be a wasted investment because of poor quality, lack of relevance etc. – to unwillingness to take the painful steps required in squeezing the family budget – to addiction to alcohol or other drugs which consume available funds before they can be devoted to education.



## 5 Discussion of Findings

### 5.8.2 Background

Before questioning respondents on household sacrifices related to education, a general question was asked about how much households spent on social functions such as weddings, funerals, festivals etc., and what sacrifices they had to make to meet the expenses of these. The answers offer some context in which responses about sacrifices made for education can be judged.

In almost all study areas analysis of household expenditure revealed significant spending on social functions when compared to education spending (see Table 5.22 below). It is possible that these figures are underestimates as spending on alcohol and tobacco – commonly associated with such occasions – is reported separately (e.g. if these items were included in Nepal, the figure would be 1.5 times). In Africa the effect of ARCs is noticeable – expenses on funerals in addition to the opportunity costs of attending them.

One of the communities investigated in Kenya and one in Sri Lanka have special customs and social practices which involve considerable expenditure. In Kenya circumcision rites involve parties and marriages which affect household resources. Families in the community are large (averaging 6-10 members) so the effect on households, though irregular, is constant. In one community in Sri Lanka the spending on religious festivals and donations to the temple consumes time and household resources – it was reported by researchers that “families spend lavishly on religious festivals at the cost of meeting children’s school requirements” (Sri Lanka report).

However, to present spending on education and on social functions such as weddings, funerals, religious festivals etc. as a choice over which households have a significant degree of control, is a tempting but false comparison. If anything, the poor families interviewed in these studies regard such

Table 5.22: Spending on Social Functions as a Factor of HH Spending on Education

Study area	Bangladesh	Nepal	Uganda	Zambia
Spending on social functions as a factor of household spending on education	1.5 times	0.8 times	0.53 times	1.07 times

Source: SSI Q 107-115

Table 5.23: Sacrifices/Responses Made to Meet Costs of Social Expenditures (%)

	Nepal	Bangladesh	Uganda	Zambia
Extra labour	31.1	17.8	11.7	33.5
Borrowing	32	19.2	2.8	5.6
Use of savings	16.5	54.8		
Sale of land	5			
Curtail expenditures		5.5	7.4	2.2
Selling livestock			16.4	11.2
Reducing consumption of food			23.1	10*
Reducing clothes			7.5	
No sacrifices needed			11	12.8

Source: SSI Q 115

## 5 Discussion of Findings

expenditure on social functions as even more of a necessity than expenditure on education. This does not necessarily indicate a low valuation of education, but rather a different ordering of priorities.

When households were asked what sacrifices they made to meet these social expenditures there were some clear differences between the Asian and African study sites, but even within these sites there were markedly different approaches between communities and differences between the poorest and better off households. In Asia the principal responses were that households either borrowed or undertook additional work to meet these expenses (sacrificing leisure). In Africa, while additional labour featured strongly, what was noticeable was the emphasis given to reduction of food consumption and sale of livestock as response strategies – indicating different patterns of asset ownership and access to credit/borrowing. Table 5.23 illustrates the averaged responses in each country.

### 5.8.3 Household/Individual Benefits

It is useful to consider the responses made to these questions in the light of the perceived benefits of education to either households or individuals, since it would be reasonable to expect that households would be more willing to make sacrifices if they perceived the benefit of such sacrifice to accrue to the household rather than to the individual. When this question was asked in the four countries where SSIs were administered the majority responses were in favour of the household being the main beneficiary of schooling of children, with one exception – Nepal where 60% of respondents thought that the individual

was the main beneficiary. Interestingly, there was a marked difference in response between urban and rural areas in Nepal and Uganda – in both countries urban areas sampled suggested benefits of education accrued mainly to the household (despite Nepal as a country favouring the individual). This may be a particular characteristic of urban poverty in certain areas - households may see education as helping to create household capital where in some rural areas education may be seen more as a route out of poverty for individuals and therefore of potentially less benefit to the household (see Section 5.2 on Value and Benefits for further discussion of this topic).

### 5.8.4 The Findings

In both the SSI and the PAGs work questions were asked about the sacrifices households currently made to school children. Three questions were asked:

1. What sacrifices households currently make?
2. What household responses would be in the face of a hypothetical 50% or 100% drop in the costs of educating their children?
3. What household responses would be to a hypothetical increase in household education costs in three steps (which were country specific)?

The first and second set of questions allow a certain degree of validation, since, by inference, household responses to the hypothetical drop in education costs can also indicate what is already being forgone. The third question tested the willingness and ability to pay of poor households – exploring the level of financial constraints they already felt. The

## 5 Discussion of Findings

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following sections set the responses to these questions within the framework of discretionary and non-discretionary household expenditures.

### 5.8.5 Current Sacrifices Made for Education

In commenting on payments for schooling children most poor households indicated that they were making difficult choices within discretionary income for this purpose. It is difficult to show in a direct and unambiguous way that spending on education is the reason for such choices – but, at least in the minds of respondents there seems to be a very high correlation between education costs and spending choices the household needs to make (though this could be ‘*courtesy bias*’ where respondents favour education in their responses knowing it is a research study about education). This is further confirmed by the response to the hypothetical questions mentioned above. In Uganda, Bangladesh and Nepal a clear majority of respondents said they would need to make further sacrifices if education costs rose (see below).

#### *Sacrifices from Discretionary Expenditures*

The sacrifices made from discretionary expenditures include the opportunity costs of additional work in order to meet education costs (sacrifice of leisure time), investment choices between schooling and other investments such as improved agricultural yields through use of fertilisers (sacrifice of alternative investments) and social investments such as the time or expenses needed to socialise with other community members, for example attending the funerals of those dying as a result of ARIs (sacrifice of social capital).

In Sri Lanka respondents reported that children had to miss school excursions and buy rubber slippers for school instead of shoes (Andimune, Sri Lanka report, p60). One villager in Rohanapura commented:

*We postpone our house construction work... We postpone visiting and seeing our relatives... (and sometimes we use the money we have for buying seeds and agro-chemicals for our farm).. (Sri Lanka report, p63)*

Reduced spending on seeds and agro-chemicals can lead to lower yields than would be possible and therefore to lower household income or difficulties in maintaining subsistence.

#### *Sacrifices from Non-discretionary Expenditures*

Examples, gathered from both SSIs and PAGs, of sacrifices currently being made from non-discretionary expenditures include:

Not buying, or not having enough clothes – and this affecting regular attendance at school (Bangladesh and Uganda). Not using cooking fat – a source of vitamins and protein (Kenya). Reducing consumption of sugar and salt (Uganda). General reduction of food (all countries) and skipping of meals (Kenya). Deferring treatment of illnesses (Sri Lanka).

In Sri Lanka, in Rohanapura, one respondent said that:

*We sacrifice having a square meal and eat thalapa..... We postpone buying clothes... We postpone taking medicine for our illnesses (if it is not urgent).... (Sri Lanka report, p63)*

## 5 Discussion of Findings

As indicated in this comment treatment of apparently non-urgent illnesses is one area where temporary savings can be made. The study shows that this is a pattern across all the countries in the sample. These sacrifices have short term benefits in terms of ability to pay school fees or purchase school items, but the longer term costs in terms of increasing severity of health problems may in many cases lead to more drastic effects on the household.

Two case studies in Kenya contained the following statements:

Janet Nzioka, Mandani. "She informed us that she had not had breakfast and neither had she dinner the previous night...the last two (children) were in the local primary school for which she has to struggle to raise fees."

Sarah Syombu, Mandani. "The family skips meals frequently as a way of coping."

There is plenty of international evidence to indicate that dietary deficiencies – especially in the young – leads to poor concentration, lack of stamina and ultimately low achievement.

### 5.8.6 Responses to a Drop in the Costs of Education

Two questions were asked in our survey about household responses to a change in school costs. The first question asked what the household response would be to a drop in school costs by 50%, the second question asked what the household response would be to a drop in school costs by 100%. The questions were not asked separately for primary and secondary education. One of the purposes of these questions was to infer

what trade-offs were already being made within the household budget in order to send children to school.

Overall, the patterns of response were similar – to the first question, a focus on satisfying basic needs, to the second question a shift towards investment strategies (e.g. income generation or putting more children in school). The implication that many of these households are already making sacrifices of both discretionary and non-discretionary income as a result of the direct and indirect costs of education, is unavoidable.

Table 5.24 overleaf summarises the data according to broad classifications of responses into investment/consumption categories. The pattern of responses in all cases clearly changes in favour of investments as costs hypothetically drop.

Table 5.25 extends the analysis a little further – showing the percentage of responses indicating that satisfaction of basic needs would be their first priority to such a drop in costs.

However, there were interesting differences. With respect to the first question, in both Uganda and Zambia there was less emphasis on food requirements than in Bangladesh and Nepal. For example, the purchase of livestock in Uganda accounted for 27% of responses, while in Zambia spending on schooling costs was prioritised in 24% of cases.

One of the responses in all countries was to send another child to school. Table 5.26 indicates that the issue seemed least important in Uganda, perhaps because of the recent policy changes there. There was no clear pattern in other countries, but it

## 5 Discussion of Findings

Table 5.24: Responses Categorised as Investment/Consumption

	50% drop in costs		100% drop in costs	
	PO	SBO	PO	SBO
<b>Nepal</b>				
Investment	53%	53%	57%	66%
Consumption	47%	47%	43%	34%
<b>Bangladesh</b>				
Investment	41%	36%	57%	63%
Consumption	59%	64%	43%	37%
<b>Zambia</b>				
Investment	25%	28%	67%	65%
Consumption	75%	72%	33%	35%
<b>Uganda</b>				
Investment	58%	68%	77%	79%
Consumption	42%	32%	23%	21%

Source: SSI Q 156 and 157

Table 5.25: Percentage of Respondents Identifying Basic Needs  
(Food, Health, Clothing, Shelter)

	50% drop in costs		100% drop in costs	
	PO	SBO	PO	SBO
<b>Nepal</b>	38%	29%	32%	20%
<i>Of which food</i>	15%	11%	8%	4%
<b>Bangladesh</b>	34%	39%	12%	10%
<i>Of which food</i>	34%	39%	12%	10%
<b>Zambia</b>	47%	47%	11%	20%
<i>Of which food</i>	26%	25%	1%	1%
<b>Uganda</b>	26%	15%	24%	9%
<i>Of which food</i>	11%	11%	7%	4%

Source: SSI Q 156 and 157

Table 5.26: Another Child Can be Sent to School

	50% drop in costs	100% drop in costs
Nepal	12%	12%
Bangladesh	12%	8%
Zambia	4%	11%
Uganda	5%	4%

Source: SSI Q 156 and 157

## 5 Discussion of Findings

did not feature strongly as a priority in these hypothetical circumstances (compared to other responses), again lending weight to the thesis that poor families are already making trade-offs within the household budget, both within discretionary and non-discretionary expenditures, in order to school children and would, faced with a cash windfall, prioritise better quality of life before further investment in education.

### 5.8.7 Responses to a Rise in the Costs of Education

The study also asked a question about the household response to a hypothetical rise in the costs of education. Three rises were posited and the responses to each one recorded separately. The hypothetical rises were set locally by the research teams taking into account the real direct and indirect burdens on households. The aim of the question was to try to test the willingness and ability to pay of respondents and to gauge their responses to changes in the price of schooling. The question was asked separately for primary and secondary education.

Unsurprisingly, the range of responses was similar to that expressed earlier in relation to sacrifices the household already made for social functions (see earlier section). These included taking on additional work, cutting back on household expenses, borrowing, selling assets and withdrawing one or more children from school.

In Nepal the pattern of responses with respect to both primary and secondary education

was to first of all increase labour hours, then to take loans and only finally to withdraw children from school (c. 30% of responses at the highest level of hypothetical costs). In Bangladesh withdrawing children from school was hardly mentioned at all – focus was exclusively on controlling household's expenditures or taking on more work. But, in Uganda 38% and 46% of respondents for primary and secondary education respectively indicated the temporary withdrawal of children would be their main response to the highest level of hypothetical costs. Borrowing was mentioned rarely in Uganda and Zambia – perhaps indicating very low levels of cash incomes and availability of credit in these sites<sup>46</sup>.

Qualitative data collected in field sessions indicated that these figures do not capture the complexity of some of the decision making – especially in relation to the gender and birth order of the children to be withdrawn. In Nepal it was commented that girls were sometimes withdrawn from school in order to school another child (usually a boy) – a decision which may be compounded by the stage of schooling reached and the higher costs met in higher grades of primary and the transition to secondary school. In Kenya the case studies of individual families reveal a wide range of reasons within the same family at different times - related to opportunity costs, health, low achievement and birth order for withdrawal or drop out.

Some of the other specific strategies mentioned in the SSIs and group sessions were:

<sup>46</sup> Supporting evidence comes from Kenya where it was noted that in both communities borrowing took place through "bursary groups", but that access by the poorest to these groups is difficult because they cannot keep up with the regular payments needed.

## 5 Discussion of Findings

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- selling milk to raise additional funds (Kenya) In Kenya it was reported that villagers in both study sites made compromises with household assets:
- not allowing children to continue to secondary education (all countries)
- asking older children to drop out so that younger children could be schooled (Nepal, Uganda, Zambia)
- not allowing children to attend tuition classes (Sri Lanka, Zambia)
- cutting out some leisure expenses such as alcohol or “luxury” goods like soap and sugar (Uganda, Nepal).

*“...many houses in Mandani village are made of cheap earth material and corrugated sheets. In Kaspindet they are mud houses that are grass thatched. While parents would wish to live in more permanent structures e.g. made of stone, they are not able to do so.”*  
(Kenyan report, p4-19)

In an Oxfam sponsored study of cost sharing undertaken in Kilimanjaro, Tanzania, it was commented that:

*“Women in Uru North stated that they are often faced with the choice of buying a bag of sand to repair the house or pay the school fees”*  
(Maarifa N. Ufinyuo, 2001, p35).

### 5.8.8 Sacrifices of Household Assets

The value placed by some parents on the education of their children as a solution to the continuous cycle of poverty is also revealed by the attitude to the sale of the limited assets possessed by households. In the Kenya study there were examples of households selling land and cows to continue keeping children in school (one respondent said she periodically sells small parts of her 3 acres of land in order to finance her children’s education). In Zambia and Uganda sale of livestock was a common response to household financial difficulties. In Nepal respondents said they would sell jewellery and ornaments.

Schools often ask for voluntary labour from community members to erect buildings, clean the school grounds etc. For example, in Nepal discussions with parents and children revealed that parents and older children gave an average of 5-7 days voluntary labour each per year to schools – this too is an opportunity cost of labour which could be used productively for the household.

An interesting feature of the examples in Kenya was the attitudes of the older, more established community, Mandani, where the valuation of education had changed as a result of disillusionment with the benefits to be derived. But in the other community, Kaspindet, these negative messages seem to be less apparent.

### 5.8.9 Other Issues

#### (i) Timing of Payment Demands

The timing and cycles of household income and expenditure also affect the choices about spending on education. There are both yearly cycles and patterns which span more than one year. Yearly cycles may be affected by weather, harvests availability of labour etc. More infrequent patterns may result from births,

## 5 Discussion of Findings

deaths and marriages within the household leading to increased expenditures of a predictable but unavoidable nature. There is also ample evidence that the timing of payments for school costs can have an impact on participation in education and the sacrifices households have to make in order to school children. In some cases it is not the level of costs that causes difficulty to households, but the timing – by the time school fees come to be paid available cash has been used for other purposes. Further discussion of this issue can be found in the section on equity (5.9) and costs of education (5.6).

### (ii) *Severe Shocks*

In addition to all the above there are sudden and unpredictable shocks to the household economy caused by ill health or death of breadwinners, disease affecting livestock, drought or floods and macro-economic conditions affecting demand for produce. Depending on the nature of these shocks there may be different household responses – households may be in a position where they have to save or to earn and their responses to the schooling of individual children will be different as a result. For example, an economic slowdown which gradually constrains cash income (through falls in prices or loss of labour opportunities) may result in girls being withdrawn from school occasionally or permanently. A sudden shock such as the death of a key income earner may result in the permanent withdrawal of a boy to take up an income earning role.

The effect of HIV/AIDS, especially in the African sites is particularly alarming. For example, in Zambia 26% of the teaching force is thought to have ARCs (Kelly, 1998).

Not only will this impact on teachers and class sizes directly, but also on children.

*“dropout rates among pupils are also likely to increase because of illness or because students, especially girls, are needed at home to look after the sick” (Zambian report)*

1998 figures reported for Zambia suggested there were at that time already 470,000 AIDS orphans. Although our study tried to investigate and probe for the effects of ARCs on attendance and the additional costs borne by households there was general reluctance to talk openly and to attribute illnesses/deaths to AIDS. The reports of fairly high levels of spending on health within household expenditures may be one symptom of the problem (in Zambia health expenditures were second only to food at 9.7%, in Uganda they ranked fifth after food, clothing, fuel and alcohol).

Other natural disasters such as floods (regular in Bangladesh, Nepal), droughts and famine (Kenya, Zambia, Uganda) have equally severe effects though the incidence may fall on limited numbers.

*“Mukesh Miya (a boy of seventeen) from Chandhika VDC in Achham was fortunate to be enrolled in a school. He had all the good dreams of life, which were shattered to pieces three years ago when his father, the only earner in the family died, leaving behind his mother, four sisters and a brother. Mukesh had to prepare himself as the ‘bread winner’ of the family at the age of fourteen.”*

(Nepal report, p81)



## 5 Discussion of Findings

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### (iii) *Unwillingness to Make Sacrifices*

There were also occasional examples of households who were unwilling to make sacrifices, despite the knowledge that other households around them were doing so. In some cases a feeling of powerlessness had led to a fatalistic view of the household's ability to squeeze more from the already constrained budget. In other cases alcoholism or poor budgeting had reduced the money available. In others still a low valuation of education led parents to decide that the sacrifices required to school their children were not worth the low economic return.

### 5.9 Equity Issues

This study has in large part been concerned with exploring of the impact of schooling costs on demand for education. This section brings together some of the equity themes highlighted earlier and examines in more detail the way in which the poorest and most vulnerable are often disadvantaged in their attempts to participate equally in schooling. An earlier section (3.4) defines equity, poverty and gender.

#### 5.9.1 Poverty

Who are the poor, and how is poverty manifested in the study countries? Vulnerability and lack of protection from external shocks is one common factor. Not only does this increase the likelihood of the perpetuation of poverty, vulnerability also increases the chances of the non-poor becoming poor. In other words, poverty is not a static state, but a dynamic situation which fluctuates (sometimes dramatically, at other times regularly but less severely) year on year and within a single year. For example, both Kenyan study locations were drought and/or famine prone.

Not only does the annual agricultural cycle create seasonal fluctuations in wealth, labour demand, hunger and illness, years of drought exacerbate the situation. Failure of crops means no food and no income, and death of livestock.

The lack of material goods and inability to store food or increase livestock in good years as insurance for the lean ones increases the vulnerability of these households. They are more at risk of falling into severe destitution. Those who own their own land, have larger areas to cultivate and have larger numbers of cattle were described as the better off. Social capital and human capital are also significant dimensions of vulnerability, and the latter, particularly the level of education of individuals within the household, determines how robust the household might be in withstanding shocks.

In Bangladesh, the haor areas of the country experience annual inundation from monsoon rains. Although this can be 'planned' for (it is regular) it still leaves the large populations who live in these flood-prone areas without ready access to facilities, and particularly vulnerable to hunger, disease and lack of shelter. Schools close, or are washed away, teachers fail to get to the schools that remain viable, and education officers are not given the necessary travel facilities to supervise the schools. Cyclones destroy the livelihoods and homes of those in the coastal cyclone prone areas; tidal surges have a similar devastating effect.

Despite attempts to improve the situation, for example through the construction of schools on stilts to keep the classrooms dry

## 5 Discussion of Findings

during the wet season, and cyclone shelter construction, these do little to help the poorest manage risk and pull themselves out of perpetual poverty. There have been considerable increases in the numbers of children in Bangladesh who enrol in school, and this applies to girls as well as boys.

However, schooling achievement is low, with the percentage of children completing the primary cycle being far lower than of those enrolling in class one.

The gap between girls' and boys' achievement is particularly noticeable, although not well documented. There are two examinations in year five. For one of these, the end of cycle examination which is entered by the majority of children, results are not nationally collated. Results are published for the other, scholarship examination. The few children who proceed to enter the scholarship examination in year five are a low percentage of the whole, and of these only 45 % are girls (Table 5.27). Only 22 % of those girls enter the exam pass. The inability to regularly attend school, the

failure of the service providers to give regularly available schooling (absence of teachers is high), and the poor perceived quality of the schools all add to the disincentives to continue to the end of year five and the scholarship examinations.

### 5.9.2 Local Perceptions of Poverty

The communities included in the research studies were purposively selected to represent poorer or the poorest population sub-groups. They are small samples and in locations which may not be representative of the norm. Their perceptions of poverty are subjective and will therefore reflect the local situation, not be a definition of poverty that necessarily travels well to other places. For example, references to specific food items only eaten by the poor will not be universally applicable, although the fact that in many places the type of food eaten will identify the socio-economic status of people can be a general statement, as will not being able to eat regularly. Fishing communities will refer to lack of boats, and livestock ownership will be relevant to pastoralist communities.

Table 5.27: Bangladesh Primary Scholarship Examination, 1999

Division	Total enter	Girls enter	% Girls enter	Total pass	Girls pass	% Girls entered passed	% Passed girls
Rajshahi	1077818	46390	43%	32253	12508	27%	39%
Barisal	30414	14181	47%	5894	2348	17%	40%
Dhaka	123475	56557	46%	28376	11956	21%	42%
Khulna	51075	22079	43%	17772	6913	31%	39%
Sylhet	25479	12721	50%	4575	2041	16%	45%
Chittagong	99218	45902	46%	17495	7248	16%	41%
<b>Total</b>	<b>437479</b>	<b>197830</b>	<b>45%</b>	<b>106365</b>	<b>43014</b>	<b>22%</b>	<b>40%</b>

Source: Ministry of Education, Department of Primary Education, Dhaka, Bangladesh

## 5 Discussion of Findings

The urban poor will be more concerned with sanitation and the rural poor with access to or ownership of good growing land. The table below compiles all of the study's poverty definitions, and puts their references into general categories rather than specific terms. By doing this some general features can be determined which are of relevance when considering who might be excluded from obligations to pay for schooling, or be in receipt of scholarships to ensure that children might get to school. Note also that the list is compiled from the defining features of local perceptions of both the poorest households and the slightly better

off. The significant features of difference between these two groups are the level of social capital accessible, and the degree of voicelessness perceived. Both groups suffer from lack of physical assets, but the more destitute a household the greater their lack of social status and access to social resources

### 5.9.3 Poverty, Gender and Government Legislation

Uganda provides a useful example against which to judge the effectiveness of cost sharing and the means available to overcome cost/price constraints of enrolment. The introduction of 'free' schooling in 1997 saw an immediate

Table 5.28: Local Perceptions of Poverty

Group/catagory	Feature
Economic	Daily wage earner/work for others (kamaiya - bonded labour - in Nepal) Subsistence agriculture/with poor grade land No livestock Receive public assistance/depend on others
Capital goods/infrastructure	Wattle and daub huts Usually landless or very small holdings No toilet (No capital resources such as boats, land pukka housing) May have to pawn or sell belongings to meet urgent needs Poorly dressed/second-hand clothes ("Have a mad appearance because of their tattered clothes")
Social features and other consequences	Cannot participate in social affairs/community activities Have large families Widow-headed household Migrate or travel to find work Hungary seasons (barely meet basic needs), food insufficiency, eat only poor people's food No medical treatment difficult to educate children Alcohol addiction (usually male) Illiteracy

Source: study reports of wealth-ranked exercises

## 5 Discussion of Findings

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doubling of enrolment rates, with a particularly noticeable effect on the enrolment of girls. The government removed the payment of school tuition fees for four children in each household, with at least 2 girls being given priority. Despite this positive move, the study revealed that households still pay a considerable amount to send their children to school. These costs are associated with teaching and learning materials, travel and time (see section 5.6).

What is of note in the areas included in the study is the seasonal variation in income and expenditure, with two rainy seasons coinciding with households' inability to pay for schooling. The researchers summarise the situation: *'Insecurity, drought and epidemics (mainly HIV/AIDS) have impacted negatively on the [households in the] communities' ability to school their children'*. Aggregated figures for the country as a whole show a falling off in demand for school after the initial good response to government legislation change – see Table 5.30.

### 5.9.4 Ethnicity

In some districts in Nepal 20 % of the population belong to so-called disadvantaged groups: specific ethnic groups who are disadvantaged by most measures of well-being, including income, material assets, human capital and access to health and education facilities. Their levels of education are low and they have the widest gender gap in education parameters. Not only are they economically vulnerable, they are socially excluded, and some ethnic groups are socially prohibited from entering schools. Although legislation now prevents 'untouchability' social rules persist and

exclude children from formal schooling. Similarly, the Nepali Government has legislated against bonded labour, but indebtedness perpetuates a de facto bonding system.

In Sri Lanka the plantation Tamils have for a long time suffered in comparison to mainstream Sinhalese. Our study showed marked differences between the selected Tamil and Sinhalese community though both were equally poor (a situation exacerbated in the North as a result of the war). In Zambia and Uganda tribal differences lead to members of some communities being ostracised or treated as second class.

The use of aggregated data for planning purposes in any country will overlook the needs of population sub-groups. Recognition of the multi-dimensional nature of vulnerability, and poverty, and the diversity of forms in which poverty and vulnerability can be manifested requires flexibility and responsiveness of systems. This is particularly difficult when certain common and universal norms are required and when standards of quality have to be determined and maintained. Cost sharing is no more exempt from this need for diversity of responses to fit the local situation than any other aspect of the service provision. What emerges clearly from the studies is the fact that 'one size does not fit all': the imposition of a single, unitary, and uniform policy across all schools will effectively exclude significant numbers of sub-groups of children. These sub-groups will vary from place to place, and from time to time. Vulnerability will determine the latter variations over time, and persistent poverty associated with other social stratifiers such as gender and ethnicity may be associated with particular places.

## 5 Discussion of Findings

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### 5.9.5 Orphans and HIV/AIDS

HIV/AIDS was not an explicit focus of the study. However, sub-Saharan African countries are particularly severely affected by the pandemic, with multiple knock-on effects on the education system. The death of young adults has two very obvious effects: the decline in the number of qualified teachers (in Kitwe district in Zambia, for example, in 2000 a 2.43 % death rate of trained teachers was noted – a total of 13 male and 27 female teachers died) and the increase in the number of orphans, child-headed or elderly-headed households. Although the case has been made that poverty is not the cause of lowered effective demand for schooling it has to be said that it would be difficult to sustain that argument for these especially vulnerable households. Evidence shows that where orphans are housed by relatives following the death of their parents they tend to be marginalised within those households. The additional mouths to feed and bodies to sustain and clothe are often too many for the household economy to maintain. Schooling is often the most dispensable *'luxury'*, and orphans will be the last to benefit.

Similarly, where the eldest child has to take responsibility for the rest of the family their continued education is most unlikely. In addition they will not have access to resources or work sufficient to support the well-being of siblings and their education. Even where government provision or voluntary organisation provision is available their ability to access these resources is often minimised through powerlessness, lack of voice, and poor communications. To give some sense of the scale of the problem in the study

countries, there were estimated to be over 1 million AIDS orphans in Zambia in 2000.

In Sri Lanka the civil conflict has also created a body of orphans with very poor access to schooling. In the active conflict zone, the uncleared areas, of North Eastern Province the physical infrastructure of schools is severely damaged, with many schools closed. (See 'An appraisal of the education system in the Vanni area of Sri Lanka', 1998, MOES, NEP and SCF(UK).) The number of qualified teachers available is limited, and the support mechanisms of the education system is severely curtailed. Orphaned children are most affected in terms of education access in a country where education has been acclaimed an international success story, given the level of GDP. Grandparents are often the only relatives that children have recourse to. Where their grandparents are displaced (a feature of the lives of many in NEP) they have no insurance mechanisms against the economic shocks of additional family members: no land, no crops, no livestock, no income, and often poor health. They do not have the where-with-all to send their grandchildren to school.

Despite the desire to attend school, and an understanding of the benefits that this might bring, orphans and the households that support them are the least likely to be able to pay (in cash or in kind) for education. Cost sharing schemes have therefore to accommodate the needs of these disadvantaged children. Bursary schemes, scholarships or similar strategies go part way, but they do not address the underlying social and structural disabilities that face these children in their pursuit of education.

## 5 Discussion of Findings

### 5.9.6 Gender and Access to Education

Throughout the study, and again very much in line with other research findings, irrespective of socio-cultural and economic factors, girls fare less well than boys in access to, involvement in and outcomes from schooling. The study made attempts to understand gender differences in access, gender differences in perceptions, and gender differences in outcomes.

Earlier it was noted that the gender gap in education achievements is related to dominant social constructs. Poverty may exaggerate differences, for example when income declines and it is deemed necessary to reduce expenditure on education, it is daughters not sons who stay home. But the gendered decision making is not a consequence of poverty, but of gendered social and economic expectations. Each of the countries' studies demonstrates this phenomenon, although with varying degrees of robustness. For example, in Zambia it was noted: *while there is an increasing number of females going to school now, the trend on the part of most parents is to prefer to send their sons where they can afford to send one child.* A very similar statement was made in the Nepal study: *Whether the reason is high cost or dependence on child labour or inaccessible schooling facilities or poor quality, the girls are denied schooling more than the boys when there is a low demand for education. In many families, the education of daughters is easily renounced if a difficulty arises.*

Gender as an analytical concept permits the exploration of male and female relationships over time and place. Exploration of this kind shows that significant differences do exist both between countries and within countries. In Nepal, for example, many of the Terai communities practice purdah, the separation of women from men, and the effective removal of women from public space. This does have an impact on schooling, particularly at higher grades of primary or secondary school. As girls reach puberty it is no longer acceptable for them to be taught in the same space as boys.

There are ways of tackling this through the schooling system, but success of initiatives such as separate streams for girls and boys in the same schools (as is practised in Bangladesh secondary grades), in part depends on the socially determined demand for female education. In the villages of the hill or mountain areas of Nepal women are not restricted in the same way from movement in public space.

Problems of access to school are certainly there: physical distance, trafficking of the girl child<sup>47</sup>, and household needs, but the gender constructs are less prohibiting in these villages than they are in the Terai. Disincentives for poor households of rising education costs are more likely to affect girls from poor households in both the Terai and hill or mountain villages than they will affect boys.

<sup>47</sup> The abduction or kidnapping of girls on the way to school primarily for the purpose of being sold as sex slaves is a significant problem in Asia. This acts as a considerable disincentive to parents in situations where children have to travel distances to school, and in remote areas. For further information on this issue visit the Asia Pacific Forum on Women, Law and Development at [www.apwld.org](http://www.apwld.org), where they usefully list organisations dealing with this problem, and titles of papers on the topic.

## 5 Discussion of Findings

There are also clear changes that have been and are taking place over time in what a man or a woman can do, what is socially accepted and encouraged. The rise in the number of women in the formal workforce in European countries is testimony to change, a change which is being replicated in some of the South East and East Asian economies. Along with these changes associated with economic structures and diversification are changes in the profile of education statistics, with, for example, women's literacy rates moving towards or overtaking men's.

### 5.9.7 Enrolment Rates

The situation in the countries included in the study on cost sharing shows wide variations in enrolment rates. Although it is accepted that enrolment rates are a poor indicator of process and success in reaching international development and education targets (primary completion rates are a better measure), generally enrolment rates are the only readily accessible measure across all countries, and over time. Despite their inaccuracy, particularly when based on extrapolated population data, and despite the fact that enrolment does not indicate levels

of attendance and is skewed higher when per capita funding is available to schools, they provide a rough comparative indicator.

Note the decline in enrolment in Kenya over this five year period – a decline which continued into the twenty-first century. In the Kenyan Government's interim PRSP strategy paper, for example, they note:

*After the high enrolments of the two post independence decades, there has been a reversal at all levels of education characterized by non-enrolment, high level of drop-outs/low completion rates particularly among girls, and poor transition rates from one level of education to the other. This is attributed to the high cost of education worsened by the burden of cost sharing which has had a negative impact on access, equity and quality of education.*

Although there appears to be no difference between male and female enrolment, the IPRSP does state that girls in particular are affected by the negative education situation. This is clearly demonstrated through this cost sharing study.

Table 5.29: Gross Enrolment Rates for the Six Study Countries, 1990 and 1995

	1990			1995		
	GER	M	F	GER	M	F
Nepal	108	132	81	109	126	91
Sri Lanka	106	107	105	113	115	112
Uganda	74	83	66	74	81	68
Zambia	99	N/A	N/A	88	91	86
Bangladesh	72	76	66	N/A	N/A	N/A
Kenya	95	93	97	85	85	85

Source: World Bank: World Development Indicators, 2001

## 5 Discussion of Findings

In Uganda later national data are affected by the introduction of free education for four children (two of whom should be girls) in 1997. This was immediately followed by a very rapid increase in the number of boys and girls in school – but the GER figures were distorted by the sudden influx of overage children. It is claimed that the number of girls enrolled in primary schools rose particularly rapidly with the introduction of free tuition (compared to boys), and this is borne out by national NER figures (Table 5.30). As the GOU acknowledge in their PRSP some of the gains in NER have been lost since the initial surge in numbers, and there is still some way to go in meeting the Ugandan Government's UPE goal, although gender parity in enrolment has remained.

Some comparisons can be made between the national GER figures in Table 5.29 and the patterns of attendance of children from the households of the study sites in the four

countries where the main cost sharing study was conducted: Table 5.31 below.

Similarly to the 1995 GER figures the most distinct gender differences of attendance are shown in Nepal. However, the selection of households for inclusion in the study as those with school-going children clearly raises the percentage of children attending compared to the national or regional figures. In Bangladesh, as many if not more, girls are said to attend school as boys, again similar to the GERs available from the WB development report statistics. In Uganda, however, respondents provide a different picture to that presented in the PRSP: there are considerably fewer girls attending than boys. The locally collected figures for attendance of the respondent households in Zambia are also different to the international database figures, showing a considerably lower attendance overall than the GER figures would suggest. These differences may reflect several things:

Table 5.30: Uganda Net Enrolment Rates

	1992			1997			2000		
	All	Girls	Boys	All	Girls	Boys	All	Girls	Boys
Uganda NER	62	60	65	84	83	85	76	76	77

Source: Government of Uganda, Poverty Reduction Strategy Paper, 2000 (from IMF poverty web site)

Table 5.31: Currently Attending School: All Respondents to SSI: % of School Age Children from Respondent Households Attending School

	Boys	Girls
Nepal all household	75	54
Bangladesh all household	67	70
Zambia all household	80	69
Uganda all household	52	51

Source: SSI Data



## 5 Discussion of Findings

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- the selection of the poorest households for the study
- change over time as recent GER figures were not available for all countries
- attendance being different to enrolment
- distortions to either datasets as respondents provide the answers they think the researchers desire, or
- school-based data is inaccurately returned.

For more detailed breakdown of figures on primary and secondary enrolment see the methodology section (4).

(Note that the smaller studies conducted in Sri Lanka and Kenya did not provide this information.)

A further point to note about enrolment rates is that the most commonly available figures are gross enrolment. This figure also includes over-age children and children who are repeating years. This distortion of the figures complicates any assessment being made, and GER figures need to be read in partnership with figures on repetition rates.

### 5.9.8 Reasons for Fewer Girls Attending: Gendered Perceptions

Although in all study sites boys' education was preferred to girls' in the past, there appears to be evidence of changing attitudes.

In Zambia, high rates of divorce are cited as a social change which necessitates the economic independence of women, and hence an equal imperative for their education. The increasing opportunities for women to engage in income earning, and the harsh economic climate necessitating both marriage partners earning income are also cited. The fact that

young women can return to school after child-birth is an institutional factor which is indicated as a barrier removal for girls education. Changes in attitudes have gone as far as one father stating that: *"I think a girl should be educated more than a boy these days because men like themselves too much, and now there is girl-child education even if you become pregnant you can go back and continue learning."* This was not a common finding – the vast majority stated no preference – but may be indicative of the generally more positive attitude towards girls' education.

In Uganda, despite evidence of traditional preferences for boys, especially in times of economic hardship, alternative views were also heard. A mother said they would prefer to educate their daughters during times of financial hardship because they are more likely to give material and financial help to their parents than boys who will *"only think of their wives"*.

In Nepal, where gender differences in access are very marked, it was notable that traditional attitudes had transferred to the next generation: the same views were expressed by school boys and school girls about the value of their education as those expressed by parents.

There were few differences noted between male and female perceptions of the importance of education. There was some indication that female headed households, despite their generally higher levels of poverty, were more determined to make sure that their children would get an education. The understanding of education as a means of overcoming poverty was often referred to

## 5 Discussion of Findings

by women. What men and women value about education and the factors they consider determine the quality of schooling showed some gender differences, and these were evident in the different studies.

### 5.9.9 Gender Differences in Outcomes

The first point to determine is the ways that outcomes might be measured. In the studies examination results are used as outcomes, which reflects the majority of respondents' views that school quality is to be judged in this way. For example "an increase in the number of students passing public exams" was quoted from the FGD in Rohanapura, Sri Lanka, as an indicator of a good school.

However, end point results such as examinations do not provide any indication of process or 'value added' by the school. Confidence in the quality of examination systems is low, with problematic or non-existent standardised testing, difficulties with cheating and the continuing reliance on rote learning.

In the World Bank draft education and poverty report (2001) they suggest that 100% primary completion rates, that is the number of children who enter school and progress through to the end of the primary cycle, is the most important long-term goal for any low-income country. This might be seen to imply that completion rates are a

better indicator of success than exam results, and certainly more reliable, even taking into account problems with population statistics<sup>48</sup>.

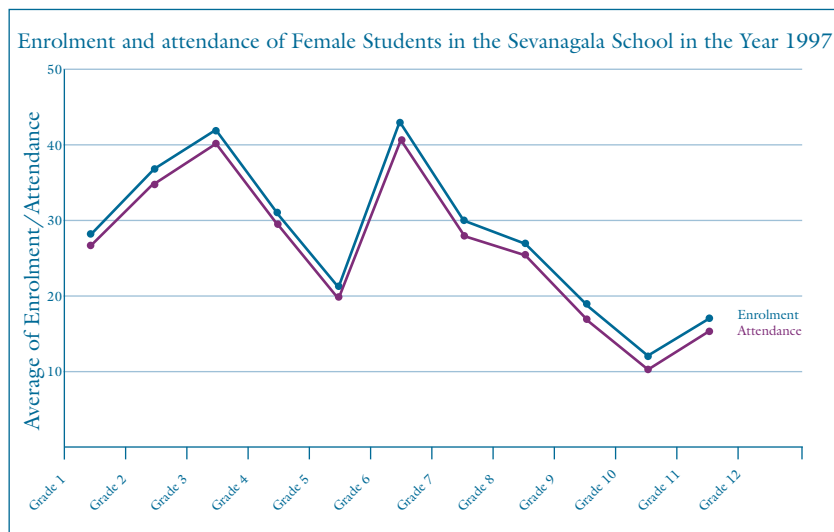
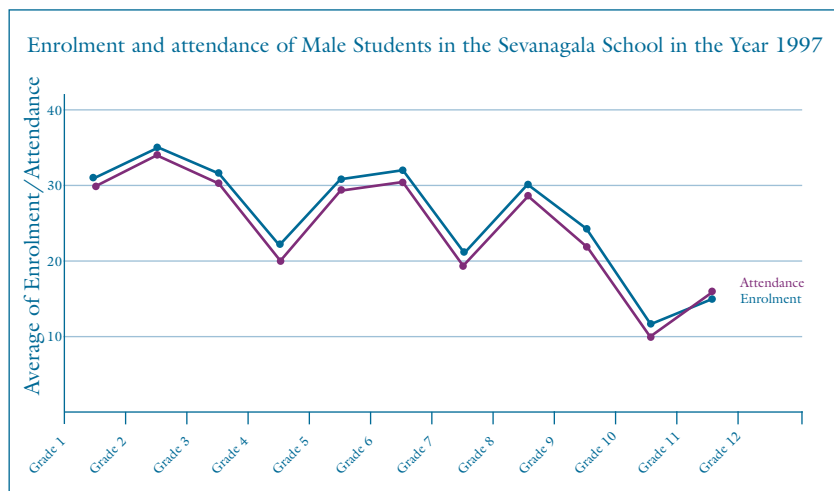
As was noted above, students themselves suggested that children being able to read and write were indicators of a good school. Their ambitions are rather more modest than passing public exams, and perhaps indicated their concern that this was not being achieved in their local schools. This is overtly stated by a participant in Rohanapura, Sri Lanka, who claimed that "students of grade five cannot even write a complete sentence". In this same study parents and teachers both claimed that children had not developed intellectually and psychologically sufficiently to sit public exams. Large classes, lack of qualified teachers, poor infrastructure and lack of teaching and learning materials contribute to this. As is seen in many countries, particularly in rural and poorer communities and especially after the introduction of compulsory enrolment at school, students enrol in relatively high numbers but stay for the first three years of the primary cycle. There is then a rapid drop-out between year three and year five.

This pattern is demonstrated in the enrolment and attendance graphs from Sevanagala school in the Sri Lanka study (Figure 5.10).

<sup>48</sup> The primary completion rate is defined in the World Bank Education and Poverty chapter as the total number of students completing (or graduating from) the final year of basic education divided by the total number of children in the population whose age is equal to the official graduation age. They acknowledge that: "this measure is not perfect, as the numerator will include under-aged and over-aged (late entry and repeater) students". Despite this imperfection, they consider this a better measure than the often used GER which may show increases as the system become more inefficient i.e. as there are more repeaters, and does not provide any indication of the number who may go on to 'graduate' from primary schooling. They suggest that: "Achieving 100% primary education completion is the most important long-term goal for any low-income country" i.e. they do not refer to examination results as the most important measure or goal. Universal testing of student learning as a means of comparing within and between countries is problematic at this time, when standardised testing is not well developed, when rote learning is the norm and excessive 'stakes' to student performance create overwhelming pressures for cheating. Although other means of testing are recommended as an interim measure (sample-based, national learning assessments), these are not currently practised.

## 5 Discussion of Findings

Figure 5.10: Drop-out Patterns, Sri Lanka



(Note that boys re-appear in time to attempt the year five examinations, whereas the girls do not seem to do so. The student numbers

enrolled in year 6 are swelled by those coming from primary grade only schools, enrolling for the secondary school.)

## 5 Discussion of Findings

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These graphs indicate a similar number of girls and boys enrolling for school, and a similar pattern of average attendance. In the other studies some different patterns emerge.

The Zambian study shows a clear distinction in the pattern of school attendance between the urban location of Kitwe and the other rural locations. Contrary to the national picture which is described above, and contrary to the claims of neutrality over preference for the education of one sex over another, there are fewer girls attending school than boys, and there is a greater drop-out of girls before the end of the seven year primary cycle. (Incidentally, 9 girls are reported to have been removed from one of the study site schools as they were pregnant [only 2 boys left for health reasons]. It was also reported that in Kitwe district 2.4% of the teaching staff died in the previous year, mostly because of AIDS related conditions. As it was also reported that many of the pregnancies are the result of sexual abuse of the teachers on pupils a very disturbing picture emerges, and one which could certainly explain the removal of girls at puberty from school.) The fewer girls who do complete primary cycle are less likely to progress to secondary grades than boys, although there is a high drop-out rate for both sexes. So, even though it is reported that changes in attitudes are taking place, and that more girls are being given the opportunity of schooling than in the past, there is still a persistent gender gap in outcomes.

In Uganda the introduction of UPE in 1997 saw a rapid rise in enrolment rates, but as was noted earlier, this success was not stable

and rates did fall somewhat subsequently. In the study areas a consistent pattern was noted of more boys than girls entering school, and girls dropping out from school in greater numbers. The relationship to poverty was noted, with limited incomes making it difficult for families to educate all their children. Preference is given to boys. By secondary grades, the gender gap widens, demonstrating a poor schooling outcome for girls. The figures appear to demonstrate that female headed households are more likely to see a persistence of both boys and girls in school through primary grades. Figures provided by the study team of overall attendance do not reflect year on year change, nor seasonal variations. However, information on attendance immediately preceding the costs study demonstrates that nearly half the children were not in school in the previous month. With such poor attendance figures it is likely that results from schooling will be poor.

Nepal illustrates the widest gender gap in schooling attendance patterns, in drop-out and progress through grades. By secondary school (grade 6 and above) over half the girls in the poorest households are not in school. The poor completion rates of primary education are particularly marked for girls. By the end of secondary grades and the school leaving certificate in the country as a whole less than half the number of girls as boys enter the examination, and of those that do enter a third of the number of girls pass the exam compared to boys. Outcomes from schooling by any measure are very poor for the majority of girls.

## 5 Discussion of Findings

Table 5.32: Nepal School Leaving Certificate Results 1995

SLC Year	Appeared: girls as % of total	Passed: girls as % of total
1995	44.5	35.3

Source: HMG Nepal, *Education Statistics 2000*

In Bangladesh, although the figures provided for the study area households show about 75% of children continuing in school and no gender gap in those enrolled (and a similar number of boys and girls dropping out of school), the real situation in terms of those attending school demonstrates a poorer situation with only 27% actually in school.

Unfortunately this figure has not been broken down by gender. Earlier, in the section on poverty (5.9.1) table 5.27 shows the primary scholarship examination results. This demonstrates the persistent gender gap in exam achievement throughout the country, and there is no reason to consider this will not be the case in the study areas.

Primary schooling in Kenya includes grades 1 to 8, and the rapid decline in enrolment and attendance is seen between grades 5 and 8. There appears to be a greater fall in the numbers of girls persisting to the end of the primary cycle than in the number of boys. However, it is difficult to determine a pattern of school attendance which reflects any changing perception of the value of schooling for either boys or girls in a situation where natural disasters play such a significant role in disrupting behaviour patterns. As is noted for one village (Kapsinendet) the fluctuations in enrolment year on year are a reflection of the socio-economic pattern, with children being removed from school in the hardest years and returning in subsequent years. The second village setting demonstrated greater gender disparities, in initial enrolment and

persistence, and this is reflected in the examination figures which show fewer girls entering the state primary exam and girls achieving a lower score. This was attributed by parents and teachers to the fact that girls were involved in many errands after school, hence having less time for study.

These Kenyan study communities are living marginal existences with little or no social or economic capital and are vulnerable to external shocks. When exposed to such shocks survival strategies include elimination of 'excess' expenditure of household resources – which include time, human resources, energy (food consumption) and money – on education. Education becomes superfluous to survival in the immediate, even if desirable in the longer term.

What perhaps can be learned from this example reiterates a point made earlier, which is that no one answer to cost sharing will fit all situations and all locations. Policies must be responsive to local needs, and those local needs may be very localised indeed. A further point is also worth making, which is that no matter how good the schooling system, and no matter what redistributive measures might be introduced through cost sharing unless the vulnerability of communities such as those included in the Kenyan study and elsewhere, the vulnerability of poverty, is tackled education will be a dispensable commodity. Frequently, but perhaps with a downward trend, girls' education has greater

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## 5 Discussion of Findings

dispensability than that of boys, but in severe crises (such as the drought in 1998 in the Kenyan villages) both boys and girls will leave school, sometimes on a temporary basis, sometimes permanently.

## 6 Policy Issues

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### 6.1 Quality as Well as Quantity

One of the consistent findings throughout the studies and in all locations is the importance placed on 'quality' of education as a determinant of demand. Quality is more important, or at least as important as price.

Although there are some households in our poverty-biased sample who find it difficult to send their children to school whatever the quality, in the main households find it possible to make considerable sacrifices in order to school their children. They are more inclined to continue to make these sacrifices even in periods of considerable adversity if they consider the quality of education provided makes it worthwhile to do so. They also indicate that they would consider paying more – again with the proviso that the quality of the school has to meet their needs.

However, quality is subjective, and what people are looking for from their schools (whether this is the children/students themselves or their parents) is something more than currently exists from their local establishment i.e. their definition of quality is based on what they observe is missing from their own local school.

For example, where teachers are habitually absent from school, a better quality school is one described as having regularly attending teachers. Where teachers are thought to offer a poor standard of teaching (where children appear not to be or are not learning), the demand is for qualified teachers. Absence of violence or corporal punishment, better physical facilities, more and better teaching and learning materials, and nearer location (especially for secondary schools), are all

mentioned. For some, inappropriateness of the curriculum is the quality factor that pushes the decision not to attend school (the students) or not to send their children to school (parents).

Assertions of desirability for particular school features are also gendered. That is to say, mothers and fathers display some differences in what they consider to be important, and what they want for their sons and want for their daughters. Boys and girls require different things of their schools.

As has been found in Uganda, where costs of education were reduced, increases in the demand for schooling attendant on that price reduction have not been robust: the quality of the education provided did not meet expectations and desires. The opportunity costs of schooling outweighed the benefits of attendance.

It needs to be said too, that although there is consistency in the importance placed on adequate quality, there is considerable heterogeneity in what is deemed to be a quality issue. Context specificity is significant: quality issues vary from place to place.

### *Policy Implications*

- The main quality issues highlighted in the study are related to: the availability of teachers (attendance in school, numbers employed and their distribution – the Teacher: Student Ratio) and inadequacies in teacher quality (subject knowledge, pedagogy and attitudes to students). This leads us to conclude that greater attention to distribution, training, academic

## 6 Policy Issues

supervision and management of the teaching staff should be a primary concern, if children are to be encouraged to enrol and attend school on a sustained and regular basis, at a minimum through to the completion of the primary cycle.

- Unless quality improves to the satisfaction of those who are potential users of the service any expectation of payment (cash or in-kind) from them will not be met, progress towards achieving education enrolment targets will not be made and children will be denied education.

### 6.2 Diverse Contexts, Diverse Policies

This study provides clear evidence that socio-economic and cultural issues impact on demand for education. These issues are particularly context-specific and display considerable variations, within countries as well as between.

In Nepal for example, the attitudes towards education of families who live in the hill and mountain areas are at variance to those of families in the Terai and this has a considerable impact on demand. At secondary level this effect is even greater, as puberty of girls differently affects their ability to attend school. In the Terai, cultural considerations result in female students being removed from school at puberty, and in the hills and mountains socio-economic and geographical influences are more significant. The lack of secondary schools (currently defined as from year six) within close proximity to their homes prevents or constrains daily travel, and entry into schools with boarding facilities is a luxury few can or wish to afford.

Socio-economic vulnerability is greater in some locations. The impact of flood, drought, cyclones (e.g. in Bangladesh), harvest failure and livestock loss results in seasons of desperation: in some places irreversible poverty results, in others seasonal poverty, but both have implications for demand of education. Vulnerability does not necessarily mean poverty, but it does mean a tendency towards poverty during periods of difficulty, and does influence the likelihood of continuous and regular attendance at school being interrupted.

Poverty is not only lack of income, but lack of food, reduction in resources or inability to access resources, homelessness or loss of shelter, and an inability to engage in wealth creating activities. The loss or lack of social, human and financial capital which are indicators of poverty are not necessarily evident in vulnerable households, but the threat of these things becoming reality is high, particularly when natural and physical capital is destroyed or unavailable.

Borrowing from the 'sustainable livelihoods' approach<sup>49</sup>, recognising the multidimensionality of peoples' lives and the dynamic nature of poverty is a pre-requisite for the development of workable strategies of policies of relevance to the population.

The impact of health crises on vulnerable households has the same potential to create irreversible or transient poverty as other natural disasters, and to result in a decline in education access. The HIV/AIDS pandemic is an obvious example which is having a particularly devastating effect in East and Southern Africa, and a lesser but growing

<sup>49</sup> See the [www.livelihoods.org](http://www.livelihoods.org) for the sustainable livelihoods website



## 6 Policy Issues

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impact in other places. This is still a disease which people find difficult to talk about, and not surprisingly therefore, it did not feature very strongly in responses to the SSIs.

However, references to the impact of HIV/AIDS were made by research groups in Zambia and Uganda in their context descriptions. Informal discussions with researchers and respondents provided other insights which have not necessarily been reflected in the final country reports. Changes to household structures and their impoverishment (loss of income earners, grandparents taking on grandchild rearing obligations, eldest child in orphaned households becoming head of household, orphans being relocated) and the effect on education system staff (increasing numbers of premature deaths, regular and costly funeral attendance, dealing with students whose households are affected), clearly have significant effects on both supply and demand sides of the education system.

The effect of socio-economic deprivation on health with a consequent decline in school attendance and/or achievement is also evident through the study. Much of this illness will be related to food or nutrition, water, sanitation and other basic needs. The interwoven and complex synergistic relationships of the various factors linking illness to poverty impact on a child's ability to access and benefit from school.

Some countries have introduced intervention programmes in recognition of the link between poverty and education access, and also the relationship of food availability and cognition. Bangladesh has a comprehensive

school feeding programme which is targeted to the poorest communities and the poorest children in schools in those communities, a system which is complemented with a stipend programme in other poorer communities not included in the food programme. Other health related initiatives in Africa have concentrated on health education, including sexual health, many of them through innovative programmes such as child-to-child activities, peer learning efforts and specialist NGO involvement in school activities.

Judging how effective these programmes have been in either reducing the levels of illness, or preventing the further spread of HIV infection, and whether they have any effect on school attendance (as is claimed with the Bangladesh food initiative) is beyond the remit of this study. This information would make an interesting addition to the study findings, relating as it does to determining the most effective policy to pursue in encouraging greater and more effective school attendance.

### *Policy Implications*

- As is implied in this section, the complexity and dynamic nature of poverty cannot be addressed through education alone. While there are some education policy approaches that target resources to the most needy children which might have positive impacts, perhaps the more significant policy implication is the need for inter-sectoral coordination of efforts. The role of NGOs or CSOs could valuably be explored in this context.

## 6 Policy Issues

- Government responsiveness to exceptional circumstances needs to be strengthened, including the need to identify communities who are particularly vulnerable and likely to be affected during years of especial adversity. Even though community involvement is advocated in identifying needs and managing resource distributions, this should not result in Governments' absolving themselves of responsibility to provide additional supports which are designed to prevent vulnerable households moving into poverty.
- These different lived experiences of these heterogeneous but vulnerable households need to be understood and accommodated in education financing policy. One size will not fit all - that is to say, a universal policy prescription will not be successful in all places, indeed may be counter to requirements to meet the EFA or UPE goals. Identification of, and responses to, location specific needs, must be built into education planning skills and policy development.

### 6.3 Intra Household Diversity

Another finding which has policy implications, which is also an issue of heterogeneity, is that within households there are differences. Mothers and fathers do not necessarily share identical views on the value of education, the reasons for educating their children, and their attitude towards educating sons and/or daughters also varies.

An interesting trend emerges from the study which suggests that women who are heads of households, despite their tendency to be

counted within the poorest group of households, have a greater desire to see their children educated, including their daughters, and will make considerable sacrifices to do so. It is not possible to state that women irrespective of their marital situation or their level of education are always more supportive of education for their children, but there does appear to be a tendency for this to be the case.

It should also be noted that the education of all children in a household is not treated identically. First order children will be given preference if choices have to be made on who should benefit from schooling. In some locations where the education of boys is a higher priority overall, first order boys and then other boys are placed above all girls in a household when the situation demands that not all children can attend school. In others, if the first child is a girl she may be given preference over lower order boys. There is no one pattern which will invariably be followed.

The policy implication of these household distributional issues is to ensure that the consequences of imposing payment requirements on households are understood, and that policies can be modified to ensure that negative outcomes do not occur for lower order children in poor households, and for girls in most locations. Where parents are to be included in policy change dissemination, or if participatory needs assessments are to be conducted, it is advisable to have separate male and female activities. It cannot be assumed that mothers and fathers will respond in the same way, or will identify the same issues to be addressed.

## 6 Policy Issues

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With most poorest countries engaging in the production of poverty reduction strategy papers, which require full stakeholder participation and participatory poverty assessments, it is hoped that this would be the case anyway. This research confirms the importance of differentiating between male and female stakeholders within the same socio-economic, ethnic or cultural group, and the significance of age and birth order to experiences and opinions.

### *Policy Implications*

- Within the framework of a PRSP or equivalent, and in line with international development targets, national policy should be developed which responds to the education needs of the poorest and most disadvantaged.
- Policy makers at all levels need to be aware of the uncertainty of household responses to cost sharing policies and to be aware that responses may well be shaped by the gender of the household head and the dynamics of household decision making.

#### 6.4 Local Decision Making, Accountability and Transparency

One of the issues related to raising funds locally was identified to be the failure of the education system to use methods which satisfied households' need to know where their money was going, what it was being used for. If quality improvements are not evident, if head/teachers or government officers appear to be benefiting while the school does not, if sacrifices are being made by households but children are still reporting no teachers in school and do not display any evidence of

learning, then clearly there will be a considerable reluctance to continue making these sacrifices, to contribute to schooling.

Developing systems which satisfy parents' or guardians' need to know how their money is being used would seem to be a valuable contribution in the pursuit of satisfactory cost sharing approaches. If well-designed, these open and accountable systems could also be a substantial move towards providing a greater sense of local ownership.

The study confirmed that the costs of schooling (taking all direct, indirect and opportunity costs into account) can be very high for the poorest income groups, even in a situation where the government is not demanding payments. Most countries (including those in this study) subscribe to the international EFA suggestion that basic and primary education should be free. However, the reality is that schools are generally permitted and in many cases need to raise funds locally in order to cover recurrent costs.

Although limits are put on the amount that can be raised in this way, in reality it is unlikely, and indeed difficult in remote locations, for government officers to ensure that regulations are being adhered to. Government secondary schooling financing practices vary, but in general there are much higher costs for children to continue their education beyond the primary years.

Where parents have no mechanisms or rights to audit or manage the finances of schools, head teachers are in a position to exploit the situation for their own ends, or for what they deem to be the good of the school.

## 6 Policy Issues

They may not abuse the system, and it is likely that the majority do not, but perceptions may be otherwise where no open systems of accountability exist. Encouraging greater community involvement in school management, including financial management, is not an easily introduced strategy, but if successfully pursued may well provide the mechanisms for greater openness and accountability, as well as encouraging more 'ownership' of schools by the local population.

### *Policy Implications*

- In order to respond to local needs relevant decision-making should be devolved to the level closest to the household: the school. Whole school development planning can be encouraged with commensurate training and resources. These school development plans have the potential to enable schools in partnership with communities (primary stakeholders) to prioritise their development programmes in response to local needs, and allow heterogeneity of needs to be recognised and responded to.
- Financial allocations systems need to consider the introduction of mechanisms which respond to differential development needs, with greater resources being distributed to those with greater educational and socio-economic disadvantage.
- Learning from international experiences, systems such as the establishment of School Management Committees should be introduced or strengthened, and linked into the whole school development approach referred to above. Their responsibilities should extend to management of school financing, through which appropriate local resource raising and distribution may be encouraged. Appropriate training, supervision and support will be required if any such approach is to be successful<sup>50</sup>.

### 6.5 Summary

None of the policy issues raised have easy policy solutions. The most significant issues are the need for the voices of the poor to be heard and responded to, for flexible systems to exist capable of responding to localised needs but without compromising standards of provision, and for a sense that the school is responsible to the community and the children it serves as much as it is to the higher administrative levels of the system. Far from the poor 'not being aware' of the benefits of education, they in fact appear to make sophisticated choices related to financial and non-financial allocations to education. More effective supervision of schools capable of supporting a continuing improvement to the quality of education being delivered, and ensuring the safety of children when they attend school, is a pre-requisite if parents and children are to demand schooling on a regular and sustained basis. Raising revenue, or

<sup>50</sup> This report does not offer detailed information on policy 'prescriptions', but remains at the level of reporting findings from the comparative study. These clearly have policy implications as we have, in very general terms, outlined. There is now a considerable body of knowledge and information relating to whole school development, school development planning and school improvement planning, to which the reader should turn for more detailed discussion (for example: Levin and Lockheed, 1993; Hopkins, West and Ainscow, 1996; West and Ainscow, 1991; Cassell's School Development series of publications; Papers relating to the World Bank project 'Effective schooling in Rural Africa'; Saunders (ed) School Improvement Worldwide, the British Council, 2000)

## 6 Policy Issues

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seeking non-monetary inputs for schools is possible, even from the poorest households – but only if what is being provided meets their and their children's needs. Even when they acknowledge the poor quality of the local school, parents indicate that they are making sacrifices to school their children. Increased commitment to the local school clearly seems to be possible if the school (or the education system) reciprocates.

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