



ANALYSIS OF PRIMARY EDUCATION AT NGOs, PRIVATE AND PUBLIC SCHOOLS IN MUZAFFARABAD

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ABSTRACT

This research is a comparative study between three types of primary education schools in the region of Muzaffarabad, Azad Kashmir. The paper draws comparisons between NGO, Private, and Public schools based on quality of education, access, and affordability. The factor of quality of education was drawn from Pakistan National Education Policy of 2009 while access and affordability were added based on the chosen region. The research has been conducted through semi structured interviews with parents, principal (School Administrator) and teachers. The results show that NGO schools displayed good results for quality of education in terms of infrastructure and textbooks. The public schools are perceived to have better qualified and trained teachers but our research showed contrasting results at the primary level. The public schools also lacked most basic facilities and were very low on quality. The private schools struck the middle ground with mediocre facilities, quality and fee structure.

Keywords: Muzaffarabad; primary education; ngo Schools; private schools; government/public schools; national education policy Pakistan



Introduction

Free and quality primary education is the basic right of every citizen as cited in the constitution of Islamic Republic of Pakistan (Musarrat et al., 2012). In this regard, public schools are, and will continue to be, the most important providers of basic primary education in the country. However the deteriorating quality of public school has given rise to other schools run by private institutions and NGOs. Number of private schools (including NGO Schools) in Pakistan has increased by 69% as compared to 8% increase of public schools between 1999 and 2008 (I-SAPS, 2010). This paper has drawn comparisons between three types of schools in Muzaffarabad, Azad Kashmir Pakistan. The comparisons have been drawn for Quality (as per the recommended reforms in Pakistan's National Education Policy of 2009), Access, and Affordability.

Pakistan has gone through different education policy creations and implementation since its inception in 1947. Arif and Saqib (2003) suggested that the first education policy conference held in 1947 laid down the target of free and compulsory primary education within the decade. In 1952 National Commission on Education Formation was formed which resulted in an education policy. The education policy introduced in 1959, focused on character building through religious education, revision of curricula and primary educational for all within 15 years. The country continued to see a shift in the education policies in the years to come. 1972 saw a dramatic shift in policy with the emphasis on nationalisation. Barber (2010) noted that in 1972, more than 3,000 schools were nationalized during Bhutto's regime which resulted in declined quality of education due to resource scarcity and management issues. After the nationalization died its own death due to huge increase in government expenditures, the policy makers finally came up with the first National Education Policy in 1979 which was revised in 1992. However both policies failed to achieve their desired outcomes (Khan and Mahmood, 1997). The policy makers started the review of the previous education policies in 2005 which resulted in the first white paper being published in 2007. This working paper laid the foundation of National Education Policy (NEP) of 2009. The new NEP described the challenges, identified causes of performance deficiencies with suggestion for way forward, provision of Islamic education. reforms and policy actions to be taken at the sub-sector level, and framework for Implementation of the Action Plan (GOP, 2009). The policy recommended several reforms and policy actions to be taken at sub-sector level. This research has selected few of those reforms and applied them on three types of schools in the region of Muzaffarabad, Azad Kashmir.

It is important to distinguish between the three types of schools currently working in Pakistan. The first type, Government or commonly known as Public schools, are state owned schools which charge minimal fees and provide free books to students. The 2nd type, Private Schools, are independent schools which are run by individuals or organizations and mainly operate on for-profit basis. These schools charge higher fees as compared to public schools and provide better facilities and infrastructure. The third type, NGO Schools, are operated by not-for-profit organizations. These schools also have better facilities and infrastructure as compared to public schools. The fee structure of these schools vary, some charge higher fees while others charge a medium range fee, there are also examples of schools which charge from students who can afford to pay and wave off the fee for poor students. These schools collect donations and also do fundraising for their schools infrastructure, facilities and students' fees (Khan et al., 2005, Arif and Saqib, 2003). This particular research has focused on basic primary schools and measured their performance as per NEP 2009 recommended reforms. I-SAPS (2010) noted that there are 17,250 private and 149,342 public primary schools in Pakistan as of 2008. I-SAPS's research has considered only two categories of schools, public and private. The NGO schools have been considered private schools so it is hard to point an exact number on these types of schools.



Primary school enrolment is the largest of in Pakistan representing 49% as compared to 15% middle elementary and 7% secondary school enrolment (Lynd, 2007). In Pakistan there are total of 177,724 primary educational institutes, 75% of these are public, 10 % are private and the remaining are divided between informal basic education schools and religious schools known as “Madaris” (GOP, 2013). Alderman et al. (2001) noted that poverty is a major issues in developing countries and primary education is considered the first step in alleviating it. However these developing countries face the problem of population surge with limited government resources, which lead to inadequate facilities at the primary level schooling. The number of private schools and the enrolment rate has increased in past few decades due to poor public schools performance. In Pakistan more than 30% of all children now attend the private schools (Amjad and MacLeod, 2014). In 2008, 71% primary students were enrolled in public primary schools, however the overall enrolment declined by 2.6% from 2000 to 2008. On the other hand the private primary schools had a low share in total enrolment with 29% but the enrolment had increased by 11% from 2000 to 2008 (I-SAPS, 2010). There are several reasons for the decline of enrolment rate in primary schools. Stern (2000) argued that one of the reasons for this is lack of either the absence of public schools or inadequate facilities at the schools in rural areas. On the other hand Islamic religious schools, commonly known as Madaris, are present in rural areas offering free educational, accommodation and food, representing a much more lucrative choice as compared to public schools.

Lynd (2007) research concluded that quality is a major concern in all primary schools on Pakistan. The research showed that 9% of primary schools did not have a blackboard, 24% suffered from absence of textbooks for the children, and 46% did not have desks. Private schools were better equipped with facilities in comparison to public schools. Public schools in some cases suffered from most basic facilities, only 36% of the public primary schools in the country have electricity. The three types of schools differ from each other on several other aspects too. These aspects include fees, infrastructure, quality of education, and teachers. Khan et al. (2005) research on three types of school showed interesting findings. The public schools did quite poorly on quality of education in tested performance. These schools were selected by parents who were unable to afford higher fees of private and NGO schools. Contrary to the common belief it was found that the government schools teachers were paid higher salaries as compared to other types of schools. The private schools showed different results as some were poorly run as family businesses with low quality education while others had high quality with well stocked library. In comparison to public schools the students did well on regular homework and confidence level. The teachers of these schools were poorly paid as compared to public schools. The NGO schools showed the best results in terms of tested performance, teacher student absent rate, school facilities, and teacher parent’s interaction. It was noted that sending the children to NGO schools was considered a status symbol. The fees of the NGO schools were similar to private schools but 77% NGO schools did not charge fee from the poor students. Batley and Rose (2010) argued that the existence of NGO in countries like Pakistan is very important because the post-colonial ideal of universal state provision of basic services has not been realized. Due to this many non-profit schools have emerged providing better quality education to children at minimum or no fee.

There are some misconceptions with regards to some aspects of these schools. As Andrabi et al. (2006) noted that Pakistani government recognized that private schools as institutions which cater to elite class, charge high fees and are mostly located in the urban areas. But his research concluded that private schools were also widespread in rural areas and were catering lower income groups with low fees. They were able to charge less fee because they paid very little to their teachers. The average salary of public schools teachers was Rs. 5,620 and the average salary of private school teachers was Rs. 1,084. Despite low salaries the number of teachers in private primary schools increased from 75,924 to 88,195 from 2000 to 2008 (I-SAPS, 2010). Khan et al. (1999) suggested that in general, public school teachers are paid more



than non-government teacher which shows that the problem is more of bad management and administration rather than financial as far as teacher pays and training is concerned.

Parents made the choice of type of school based on several factors. Alderman et al. (2001) argued that the government's inability to provide quality education at the public school is leading the parents to enrol their children in the private schools. His research on 1650 different households in 50 different sampling clusters in Lahore concluded that poor households make schools choices based on the affordability (fees), access (distance) and school quality. Khan et al. (1999) noted that the students studying in public schools were generally from poor and illiterate families. The richer parents have been steadily leaving government schools and opting for private schools. Between 1991 and 1997, enrolment rates in non-governments schools rose 61% for boys and 131% for girls. Although it is an accepted fact that the performance of children studying in private primary schools is better than public schools in developing countries, but it is also accompanied by the fact of higher fees which is difficult to afford for lower income class of the developing countries (Alderman et al., 2001, Cox and Jimenez, 1990). Lloyd et al. (2005) research on private versus public primary schools in rural areas of Punjab and KPK (NWFP) showed interesting findings. The data showed that in 3 villages out the 12, there were no girl's public primary schools. The research also concluded that parents preferred private schools because of better infrastructure, greater amenities, and teachers from local community. But parents also felt that private school teachers were less experienced as compared to public schools. So there existed a trade-off for the parents, if they chose the public primary schools they get more experienced teachers coupled with segregated schools. On the other hand choosing a private primary schools they could get teachers with less teaching load, better infrastructure, and better English teaching.

Despite many international and national efforts, Pakistan is still behind the targets of primary education. However our area of focus (Azad Kashmir) has shown better results over the years. National Plan of Action research suggested that in Azad Kashmir there are 2,259 public schools for girls as compared to 2,027 boys' schools (GOP, 2013). AEPM (2014) statistics also show several good indicators for the region, the female to male enrolment ratio at primary level is highest in Gilgit Baltistan province while FATA observes the lowest ratios. Azad Kashmir has a female to male ratio of 0.95 which is close to 1 indicating there is not much difference between them. Within Azad Kashmir the highest ratio can be seen in Muzaffarabad that is 1.17 while the least can be seen in Neelum Valley. Now moving to the net intake rate (NIR) that shows "*the total number of new entrants in the first grade of a given education level*". The other provinces observe difference in this ratio whereas Azad Kashmir has equal NIR of girls and boys. The female to male enrolment ratio at primary stage public schools in Azad Kashmir is 1.02 where male are 163,687 in number as compared to 167,774 females. AEPM research also concluded that 54% of primary school children go to public schools in Azad Kashmir whereas rest go to Private schools (42%).

Literature Review:

National Education Policy:

This major part of this research is based on reforms and policy actions duly recommended in Pakistan's National Education Policy (NEP) 2009. Following is the summary of the NEP's main document followed by the chosen reforms for this research.

National Education Policy (NEP) is a comprehensive document issued by the Ministry of Education (MoE) Pakistan. NEP 2009 document is the review of the previous education policies with recommended reforms and policy actions at sub-sector level of education. The new policy was introduced due to the failure of previous policies and inability to achieve the desired outcome. The main document discusses



the challenges, fundamental causes behind the deficiencies in achieving desired outcomes, provision of Islamic education, and reforms and policy actions to be taken at the sub sector level. The reforms and policy actions majorly deal with raising the quality of education focusing on improving teachers quality, curriculum reforms, quality of textbooks and learning material, students assessment, learning environment, extra circular activities, and matching with the employment market. Due to limitations of time and resources we have selected some reforms of quality (Improving teacher's qualification and training, quality of learning environment including infrastructure, and quality of books and learning material) (GOP, 2009) . We have also added two factors of our own; Access, and Affordability. The factors of access and affordability are chosen as they are considered very important in achieving high enrolment at primary level (Chaudhury and Parajuli, 2006, Gulbaz Ali Khan and Shah, 2011). The factors have also been selected based on the region we have chosen (Muzaffarabad, Azad Kashmir) in which access is an important issues due to its difficult terrain. The affordability factor plays a considerable role in primary enrolment in Pakistan as the finances required to support the children basically define the choice of school. The selected factors are discussed in detail in the following section,

Quality

The quality of education has been given immense importance in recommended reforms and policy actions in the NEP document. It has been accepted that Pakistan's education is perceived as a low quality education. The basic pillars for improving quality have been identifies as curriculum, textbooks, assessment, teachers, learning environment, and relevance of education to practical life. The details of the selected reforms is following,

Teachers Qualification and Training

The policy entails that the quality of the teachers in the public schools is unsatisfactory. To improve the quality of the teachers, it is recommended that Bachelor's degree with a B.Ed. shall be required at the elementary level. Arrangements should be made by the school for training, accreditation and certification of teachers. All teachers should be given access to professional development opportunities. The training of the teachers shall include context knowledge, subject knowledge, testing and assessment practices, multigrade teaching, and evaluation. Incentives should be offered to teacher opting for trainings and professional development.

Pakistan Education Atlas 2013 suggested that 45% of teachers in public and private schools hold a BA (Bachelor of Arts) degree. As for the teachers' training, 49% of public school teachers and 44% of private schools teacher held B-ED certificates (AEPM, 2014). While the NEP document recommends good reforms and actions to improve teachers' qualification and training with offered incentives in the government schools, it ignores several aspects such as disparity among the salaries in public school vs. private schools. Arif and Saqib (2003) noted that teachers of public schools earn more as compared to private schools because of the pay scale system. The disparity exists among the trained teachers in different types of schools as well. Public school teachers with a Primary Teaching Certificate (PTC) earned 75% more than those without it. In private sector teachers holding PTC earned only 3% more than those not having the certificate.



Quality of Learning Environment and Infrastructure

NEP clearly recognizes that the quality of learning environment is very poor in most of the public schools. The learning environment includes toilets, library, teaching aid material, extra circular activities and school's infrastructure. The document states that 61% of the public schools have no electricity, while 40% of have no boundary walls, and 26% have no drinking facilities.

A research surveyed the infrastructure facilities of the public and private primary schools in Azad Kashmir and showed that only 52.5% public schools had basic useable drinking water facility. The toilet facility was only available in 30% public schools while 56% private schools enjoyed this luxury. The playground and boundary wall was available to barely 25% public schools. The important component of infrastructure, library, was available to merely 6% public and 11% private schools. Computer lab was not available in any government school while only 1% private schools had it (AEPM, 2014).

Quality Of Books And Learning Materials

NEP discusses that with the involvement of all stakeholders 'National Textbook and Learning Materials Policy and Plan of Action' was issued in June 2007. The objective was to improve the quality of textbooks and learning material while maintaining them at an affordable price. The policy action recommended a well regulated system for publication of textbooks, increased investment in school libraries, and curriculum improvement.

The quality of curriculum vary in different types of schools. Private and NGO schools follow mix of national and foreign curriculum while Public schools follow the national curriculum (Arif and Saqib, 2003). It was tough to judge the quality of the books and learning material through this research so we focused on finding out the type of curriculum that different types of school follow.

Access

Our second selected factor for this research is Access. According to the Ministry of Education National Plan of Action 2013-16, the problems regarding the access to education comprised of "in school" and "out school" factors. The In-schools factors include shortage of teachers, absenteeism, missing the basic facilities, lack of friendly environment, teachers' harsh attitude. Whereas the Out of School factors include shortage of schools, distance, insecurity, poverty, and cultural norms (GOP, 2013). We have selected this factor because the terrain of Azad Kashmir and Muzaffarabad is difficult and not many households own their own transport. That is why it is important that schools are in walking distance for children.

Affordability

Our third selected factor for this research is affordability. Household Economic Survey of Pakistan showed that the average expenditure of income spent on education in homes has steadily increased from 2.97% in 2004-5 to 3.92% in 2007-8 and to 4.81% in 2011-12. (PBS, 2013). However the spending is still quite low which means affordability becomes an important factor while selecting children's school. The common perception is that public schools charge a minimal fee catering to lower and lower middle class household, while the private schools charge a higher fee catering to elite class. However Amjad (2012) noted that a survey, by the Learning and Education Achievements in Punjab Schools (LEAPS), showed a rise in the low fee private schools including the rural areas of Pakistan. The report showed that



initially private schools were only catering the elite class who could receive all the facilities by paying higher fee for their children. However, in recent times private schools are also providing opportunities for middle and lower class by lowering their fee structure and by locating schools at accessible locations. Andrabi et al. (2008) also confirmed that until the late 1990s, the perception was that the private schools were largely serving the elite segments of Pakistani population. However in the past decade Pakistan has seen massive growth in private schooling with low tuition fees. Private schools are increasing in number spreading especially in rural areas due to comparatively better education provision in affordable fee. Children studying in private schools mostly belong to the middle class.

Methodology:

The research was carried out for the following research statement

“To draw comparison between primary public, private and NGO schools in Azad Kashmir on the basis of Quality, Access, and Affordability”

In summary, quality of education refers to a number of factors including quality of textbooks and learning materials, teachers’ qualification and training, and infrastructure. Access to schools refers to the ability of people (primary school children in this case) to have easy access to the school in terms of transport and distance. Last but not the least, Affordability refers to factors such as inability to pay school fees, costs of uniform, shoes, and transport.

A sample of ten schools was taken from Muzaffarabad region for this research, 4 schools were operated by NGOs, 3 schools were public, and 3 schools were run privately. All school were coeducation schools with minimum of 100 students at the primary level. The schools were located within the vicinity of Muzaffarabad. Semi structured interviews were used to collect the data from parents, school incharge, and teachers. All interviews were then transcribed and coded according to pre-described themes. Details of the interviews are as follows:

School Type	Number of Schools	Type of Data Collected	Number of Interviews
NGO Schools	4	Focus Group (Teachers)	4
		Individual Teachers Interviews	11
		Parents Interviews	17
		School Principal / Incharge Interviews	4
Government Schools	3	Focus Group (Teachers)	3
		Individual Teachers Interviews	7
		Parents Interviews	19
		School Principal / Incharge Interviews	3
Private Schools	3	Focus Group (Teachers)	3
		Individual Teachers Interviews	9
		Parents Interviews	17
		School Principal / Incharge Interviews	3



Data Analysis and Results:

The following are the results obtained from the comparative analysis:

Quality

As mentioned earlier, quality of education is one of the most important factors in education delivery. The common generalization in Pakistan is that private and NGO schools provide better quality education as compared to the public schools (Arif and Saqib, 2003). Mr. Afzal, a parent, sending his children to a NGO school, aptly stated,

“It is a bit expensive but there is no harm in spending some extra money and travelling a bit far away as compared to public school nearby, if my children are getting better quality education. So spending more money is justified, after all we earn for them”.

Mr. Afzal belonged to a lower middle class family, and was sending his children to a better quality school (NGO). The school was expensive and was at a distance as compared to public school but he was willing to pay more money and travel more if the children were getting better quality education. A mother, Razia Khatoon, sending her daughter to a private school said,

“Public schools have many problems, their teachers are not good and there are too many children. How can they pay attention to every child when there are 70-80 children in every class and only one teacher? I send my daughter to private school because their quality is better, I am sure she gets individual attention in class because there are 20-30 kids in each class”

Again the quality of education comes out as a major concern for parents. Another parent Imtiaz Khan, sending his child to the NGO school, said,

“Yes, I walk my kids to school. If the NGO school is 3 km’s far and provides good quality so I will send her to that school and not to a government school which may be near, even if I have to walk daily to that school”.

The statements shows that parent are willing to walk every day to drop children due to perceived good quality education. It is very clear that parents consider distance of school a minor problem and give importance to the quality education their children might be getting at a NGO and private school. The question now arises is what exactly is quality and do parents understand it?

Teacher’s Qualification and Training:

One aspect of “Quality” defined in NEP 2009 is the teachers’ qualifications and training. Arif and Saqib (2003) argued that there is a positive correlation between qualification/education of teachers and learning achievements of students. The interviews with the parents showed that they considered NGOs and private schools to be of better quality as compared to the public schools. The literature suggested that more qualified and trained teachers were present in the public schools and not in NGO and private schools. The reason may be that public schools compensate better than the other types of schools (AEPM, 2014). However our research showed different findings. Results from the NGO schools showed that primary teacher’s qualification in the NGOs was bachelors while masters qualified teachers taught higher classes. On the other hand data collected through focus groups from public schools suggested that primary school teachers were less qualified as compared to other schools. Principal of a public school suggested,



“Matriculation is the minimum required qualification at primary level. Most of our teachers at primary level are matriculate. However B.A. is the average in our high school”.

Matriculation is the 10th grade education in Pakistan. Considering that NGO schools teachers on average had 16 years of education, 10th grade education seems quite low for primary schools teacher in public schools. The private schools research showed that minimum required qualification for primary school teachers was Bachelors, the average qualification of the teachers was also bachelors as explained by Principal of a private school,

“We do not hire anyone who has less than bachelor degree. If the teacher also has a training certificate it’s an extra advantage but it’s not an essential requirement. Most of our primary schools teachers do not have any training certificates or qualification”

Contrary to the literature review our research showed that at primary level public school teachers were far less qualified as compared to other types of schools in Muzaffarabad. NGOs and Private schools had better qualified teachers.

Next, we tried to evaluate the training opportunities available in these schools for primary teacher. We asked two main questions related to training, the first was whether they offered any training and development programs to their teachers and the second questions was what their selection criteria for choosing teachers for the training programs were. One public school Principal said,

“No we do not and cannot offer trainings, the education ministry is in charge of training and development of the teachers”

The result from the NGO schools were different. One Principal of the school, during a focus group with 6 other teachers, responded,

“Yes we provide workshops. AFAQ, CTC office and Oxford books provide the training and workshops too. Usually new teachers are selected for these training programs, other than them teachers who are performing well are also selected”

Principal of a private school responded,

“Well it’s not very regular but we have annual training sessions for our teachers. We selected most hardworking and punctual teachers for these sessions”

If we judge these results as per NEP policy we will clearly mark the quality of teachers’ qualification very low at public schools and teachers training low in all types of schools. The teachers training aspect is completely missing from the public schools. NGO schools seemed far more organized as compared to public and private schools in providing training and development opportunities to their teacher. However it’s important to see if parents, the decision makers for the choice of school, understand the issue of quality. Mr. Asad Hussain, a parent sending his child to public school, said,

“I do not know how qualified are the teachers? If they are hired in a public school they must be very qualified”

Ms. ShafiqHaider, sending her son to a NGO school, said,



“I am sure they are very well qualified and trained. These schools do not hire the people with less qualification and training. And everyone knows it.”

Mr. Amin Balti, sending his daughter to a private school, said

“They teach very well you know. My daughter was first in the public school and she did not learn anything. But I put her here and she is learning a lot in no time. The teachers must have been better qualified and trained as compared to public school, otherwise she would not produce good results”

Our research showed that most of the parents showed satisfaction with the teacher’s qualification and training in all three types of schools, however this satisfaction was based on perception as parents had no idea about the actual qualifications and certificates that teachers had.

Quality of Textbooks and Learning material:

Quality of textbooks and learning material is an integral part of good education provision. Education in Pakistan used to be federal’s provision which meant that Ministry of Education working under the federal government would design the curriculum and choose text books and learning material for public schools. Private and NGO schools were free to choose the curriculum subject to approval of the ministry of education (Barber, 2010). After the 18th Amendment education has become a provincial provision giving more autonomy to the provinces to cater to their own needs. Now the provinces’ Ministries of Education are in charge of the curriculum, textbooks and learning material. The public schools are not allowed to use any other texts books and learning material than the ones ministry of education recommends. It was confirmed with our research as well. Principal of one government school said,

“We do not get to decide which books to teach and which to not. AJK MOE (ministry of education) designs the curriculum for all the public schools and also decide on the textbooks. Yes some of the books content and quality can be questioned but we don’t have an option do we?”

While for the NGO schools almost all of them used the curriculum of AFAQ and Oxford books. Principal of a NGO school said during a focus group,

“We work under a larger umbrella organization and it designs our curriculum with a mix of AFAQ series and Oxford book. Everyone knows that these two names are of quality in the world. We are making sure our children get the best books and learning material available in the market”

The research from private schools showed that they all used the oxford curriculum available in the market off the shelf. The findings of this factor of quality are quite interesting. The curriculum used in three types of schools vary. It is also very difficult to judge the quality of the curriculum being taught without the performance test of the children. However the policy makers probably need to consider the implication of having different types of textbooks and learning material in diverse types of schools and how it impacts children future studies and other decisions.

Infrastructure:

Andrabi et al. (2008) stated that inadequate infrastructure and lack of teachers affected the quality of education. Infrastructure included boundary walls, library, playground, computer labs, and toilets. Unfortunately most of public schools in Pakistan still suffer from the lack of basic facilities. To assess the quality of infrastructure we asked the school Principal and teachers if they were satisfied with the



level of infrastructure in school. We also asked if the school had a playground, proper toilets, library, faculty room, assembly area and an auditorium

Principal, of a public boys' school said,

“Not satisfied because there is not a single bathroom, no ground, and no library. We have only two washrooms and their condition is very bad. Our library is not in good condition either. Our assembly area is okay. We can't build these ourselves, these have to come from the government. It's not in our power to build such facilities.”

Akhtar Rasool, a parent sending his son to a public school, responded

“I am not at all happy with the school's facilities but what option do I have. They don't even have water and toilets which is the most basic facility every school should have”

The NGOs schools on the other hand had the better overall infrastructure in all schools. All NGO schools had pre-fabricated structures which meant that they were earthquake proof. The classrooms had projectors along with other multimedia. The principal, of one NGO school, said,

“We do not have an auditorium but the rest of the facilities are present. After the earthquake we built the earthquake proof schools so children can study in a safe environment and parents are not worried while sending their kid to school.”

The 2005 devastating earthquake in Azad Kashmir caused nearly 0.2 million casualties, with most of them school children. The schools were wrecked as result of the earthquake and many children died. In the rebuilding process the government emphasised to build the earthquake proof schools (Shaheen, 2008). However the rule seemed to have been followed by only NGOs school as the public and private schools of our research had the same building structure that they had prior to earthquake.

A parent sending his daughters to NGO School said,

“Maybe the building should be more spacious but the overall facility is well constructed, maintained and decorated. It's much better than other schools in the same vicinity”

The private schools also had better infrastructure facilities as compared to public school. Principal of a private school said,

“I guess we have satisfactory level infrastructure. We do not have a playground and an auditorium but classrooms are well equipped. We are trying to raise fund to build a playground however it will be few years from now that this can be achieved.”

The major difference in these schools was not only the existing infrastructure facilities but also the future approach towards building better infrastructure. Public schools seemed aware of the lack of facilities at school but yet they also seemed helpless in doing something about it. NGO schools showed the best infrastructure facilities in all types of school. Private schools also had good facilities and also showed interest in building more in future.

Access

The factor of Access has been selected based on the distance of a school and accessibility for the students. In Azad Kashmir, most of the households do not have the luxury of their own transport, so they prefer a



school which is at a walking distance or one which is near enough, where they can utilize cheap source of transportation (local transport). Lloyd et al. (2005) noted that access is not only limited to male children, in developing countries like Pakistan; access is a major factor for female education. In most rural areas, because of the cultural norms, parents do not send their girls to school. However the region of Azad Kashmir seems to be beyond this issue. The male female enrolment ratio at primary level is astonishingly at 0.95, (1 means equal enrolment, greater than 1 means girls have higher enrolment, less than 1 means girls have lower enrolment). The highest ratio is found in our sample area, which is Muzaffarabad (AEP, 2014). To evaluate the issue of access, we asked the parents and school staff how important was Access factor in choice of a school for students.

Umair Naeem, a parent sending his daughters to a public school, said,

“Most important thing is location, the school should be near. I have daughters who go to school I can't send them to a school which is 5km away. They usually have to walk to school every day”

This response depicts that, a major decision of sending a child to a public school is pivoted on the credentials related to the access. While interviewing the focus group lead by the principal of the NGO school, the principal Syeda Samina Batool said,

“Above 70% of our student walk to school, so yes it is easily accessible. Most of them come from nearby houses. You see the parents don't have transport so they do consider how near is the school when making a decision of sending them here.”

The responses show that access does play a role in places where parents belong to lower middle class, they find it difficult to spend on transportation and look for a school which is nearby. However we also found many parents who were sending their children to a distant school for better education. Shahida Naqvi, a parent sending her son and a daughter to a private school said,

“The school is 6-8km away from our house I think. I take public transport every day and drop them and come back to my house. My husband pick them and come back home on public transport as well. Yes it's a lot of hassle but they are getting very good education there. The nearby public school has no basic facilities and do not get me started on teachers attention to children and the absence rate”

Principal of the private school confirmed by saying,

“Some children come from as far as 20 kilometre from here. It's quite a distance in this area but their parents make this decision for better education. I will say around 25-30% children come from faraway places”

The distance of the school seems a concern in the area but parents were also ignoring this factor so their children can get better education. However ignoring does not mean it has no importance. There is a possibility that if the nearby public school had equally good facilities, parents would have sent their children there, as quality education was major concern for parents.

Affordability

Affordability can be defined as the ratio of monthly income of a person and the cost of providing education to children. Affordability is one of the most important considerations and a determining factor that a person pay heed to before enrolment of a child. In Muzaffarabad three types of schools are the



major players in education i.e NGO, public and private. Starting with the public schools, the fee for primary education was only Rs. 30 (\$0.3) per month. This was the standardized fee for all the government schools in Muzaffarabad as prescribed by the government of AJK. The private schools fee varied between 1000 to 1500 Rs. One important distinction should be made here about the private schools, there are two types of private schools, one is the large branded school chains (In hundreds spanned all over Pakistan) and the other are small chains amounting to only 2 or 3 schools. Our research focused on small private schools in Muzaffarabad. The fee structure of these school was on average around Rs. 1000. NGO schools fee structure for primary schools started from Rs.1650 to Rs.1875 (\$16-\$18) per month and went further lower for remote area campuses.

A parent, sending his children to NGO school, said

“I think it is not too expensive and not too cheap. The school facilities are good, it’s nearby, and they also offer scholarship if kids perform well. So I think a higher fee is alright to give if your kids get good quality”

Another parent Waqar Ahmed, commented on affordability

“Of course the private school is more expensive but I am sure my kid is getting the best education. After all we earn for them.”

Parents, sending their children to public school, said

“Fee is the reason I send my son here. It’s very cheap and it’s nearby. I think he is getting good education. Maybe they don’t have many facilities but I also studied in a public school so can my kid”

“Who does not want to give good education to their children? But look at the fee of private schools. I do not earn enough to send my daughter there. Well at least she is not staying at home, she is getting some education right?”

General opinion showed that choice of the public school was majorly based on low fees. Some parents wanted to send their children to better schools but avoided due to financial constraints. On the other hand the parents sending their children to private and NGO schools were well aware of the high fee, but at the same time they were willing to pay it so their children could get better education.

Discussion:

The data analysis showed results most favourable for NGO run schools, followed by private schools. The data from Muzaffarabad showed that public schools do not perform well especially in terms of quality and infrastructure. Data collected compared to literature suggested that results of this paper were in line with the previous research. NGO run schools were seen to be the best when it comes to quality which included teacher’s qualification/training, learning environment/infrastructure, learning materials/books. Their school teachers had an average of 16 years education and usually a bachelor’s degree, their infrastructure was also the best compared to private and public schools. The NGO run schools also had the best books (along with the private schools) usually from Oxford Press and followed a more up to date curriculum compared to the public schools. They had playgrounds, toilets, earthquake proof buildings, multimedia projectors, proper desks and chairs. The downside of the NGO schools was that they were the most expensive among the other 2 types of school and because they were fewer in number the parents and students could face an accessibility issue. Even then some parents were willing to send their children to NGO run schools as they preferred quality of education on all other factors. Data showed that NGOs had



the best quality schools but also charged the highest in the Muzaffarabad region, this is in agreement with Khan et al. (1999) who found that the NGO ran schools had the best results with respect to tested performance, teacher student absent rate, infrastructure/facilities etc. and sending children to NGO run schools was seen as a status symbol due to the high fees charged

The primary schools found a middle ground; they provided better quality education than public schools. I-SAPS (2010) found that primary school enrolment had increased by 11% from 2000 to 2008 one of the reasons being that private institutions provided better education. This research has found the same i.e. due to better quality education more parents are sending their children to private schools even though they cost more than public ones. Other than this the private schools only hire teachers who had a bachelor's degree, their books were from Oxford Press and curriculum was similar to the NGOs. Their infrastructure was not as good as the NGO run schools but was better than public schools. They usually had all basic facilities but sometimes could lack a playground or an auditorium. The fees were also in the middle range i.e. Rs.1000-1500 lower than NGOs (Rs.1650-1875) but higher than public schools (lowest of Rs.30), accessibility was found to be more or less the same with the NGOs but worse than public schools.

The literature review showed little positive about the public schools, the research concluded the same. The higher enrolment ratio in public schools is due to the low fees (Rs.30). Majority of the enrolment in these schools came from poorer households. The curriculum and books were set by the provinces Ministry of Education and usually did not contain quality books from the recognized Oxford Press. In line with what was found by AEPM (2014) the paper also found that the infrastructure facilities of the public schools were appalling. In some schools there were no proper toilets or playgrounds, some schools did not even have adequate roofing and many of them had a poor learning environment (broken desks and too many students). Contrary to research done in other parts of Pakistan public teachers in the Muzaffarabad region were seen to be less qualified compared to NGOs and private schools. Some public schools in the region had set a minimum education level of matriculation while private and NGO schools usually had a minimum level of bachelors. Teachers of public schools did get paid more compared to the other two types, this result is in agreement with Arif and Saqib (2003) who stated that due to the pay scale system public teachers get paid more. Public schools were also the most accessible compared to NGO and private schools because they were present in huge numbers, this is accurate for Muzaffarabad and for most other areas in Pakistan as well. All three types of schools were found to be lacking in the teachers training department and this should be looked and improved upon by private, public and NGO run schools.

Conclusion:

Primary school education is considered the first and major step towards educating a country. Pakistan, unfortunately, lacks way behind in developing countries in this indicator. Our research concentrated on primary education providers in Muzaffarabad region while focusing on the differences in quality of education, access and affordability. The research in the area of Muzaffarabad showed that NGO schools were leading the way with quality of education. The private school followed them while the government schools lacked the most basic quality indicators. Access did not turn out to be a major factor in selecting a school. Government schools were selected based on the affordability factor. The research indicated that lot of work needs to be done in primary education by the government. The schools fee, curriculum, teachers' quality, salaries, and infrastructure varied to a great extent. The differences can cause children getting different education based on their parents income and may also cause disparity in the society.

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