

Best Practices in Girls' Enrolment in Pakistan

The Citizens Foundation: A Case Study

11 AUGUST 2015

The Citizens Foundation (TCF)

TCF was founded in 1995 with the vision to create agents of positive social change by providing access to education for Pakistan's poor, with a special focus on girls. By 2015 TCF has evolved into one of the largest privately owned networks of low cost formal education in the world, operating 1060 schools in 100+ towns and cities across Pakistan, with a presence in some of the most marginalized, low income and often conflict prone neighborhoods. TCF's mission is to remove barriers of class and privilege to make the citizens of Pakistan agents of positive change.

The TCF model has proven effective in achieving results that have surpassed national averages in terms of girls' enrolment, Matriculation results, and tertiary education enrollment. TCF has also been the recipient of global awards such as the Ramon Magsaysay Award, Skoll Award for Social Entrepreneurship, WISE Award (World Innovation Summit for Education) and SAFA Award (South Asian Federation of Accountants). TCF has also been part of global platforms such as the Clinton Global Initiative.

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The Collective is recognized for three main areas of innovation in the practice of applied social sciences in Pakistan: the introduction of a political economy perspective in macro- and micro-issues; the attention to informal collective action and social networks; and the combination of quantitative and qualitative research methodologies. The Collective's objective is to produce high quality academic research in the social sciences and to foster informed debate on social, political and economic issues and policies.

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Abstract

Pakistan has the second highest out of school population in the world. Only 42% of girls in Pakistan have completed primary school or above, as compared to 60% boys (Pakistan Bureau of Statistics 2013). The Citizens Foundation is one of the largest non-profit organizations providing formal education to the less privileged in the country since 1995, with 1,060 schools, and over 165,000 students. This study focuses on its primary school model, to examine how it manages to attract and retain girls in almost equal numbers to boys, and whether its strategies address the structural issues behind gender inequality in education. The research methodology is primarily qualitative, based on four TCF school sites and interviews with mothers, staff, principals and community members in two districts in Karachi, Sindh and two in Punjab. This data is discussed alongside TCF school attendance, withdrawal, enrolment, growth, cost, and staff composition data.

Results show the program structure builds in motivating factors for families that overcome many of the traditional obstacles preventing girls from accessing education. Key elements include: an all-female staff and principal work towards a target of 50% girls enrolment, they engage in door-to-door motivation, mothers are treated as key stakeholders in the education process; quality of education is kept a high priority, schooling is affordable with scholarships offered, there is accommodation to students' weaknesses in the classroom, and close monitoring of attendance and absenteeism is maintained.

Next, there is a broader gender impact of the program. TCF itself is a major employer of women (8,900 as faculty) in the non-profit sector, which has led to their own improved status in their homes and communities. 30,000 women have benefited from its Aagahi program, literacy for adult women in school communities. Principals have emerged as community leaders; the all-female faculty is a powerful role model for the girl students. The TCF quality of education has impacted the home environment leading families to value their investment in girls' schooling. Changing gender norms are apparent, leading to delayed age at marriage and growing acceptability of girls' education. TCF also enables students to exercise citizenship rights through facilitating their documentation. All these impacts are key to reducing gender inequalities in the context of low-income and highly gender-segregated countries like Pakistan.

Policy recommendations for countries in similar contexts are:

- A school model that relies on sustained community engagement, relationship-building with mothers, and door-to-door motivation can successfully bring girls into schools.
- Individual primary schools need to be overseen and monitored closely to keep their targets on track, monitor absenteeism and reduce withdrawals, and ensure quality of girls' performance.
- Low-income families care about quality education and it remains essential to building credibility. The faculty of a primary school is the key element in building the school's credibility and must be trained and motivated. Public sector has to invest in improving curriculum and teaching quality at its schools at all levels.
- Families need to see that girls' education creates employment options and building a society that believes investing in girls' education will lead to better lives and livelihoods for families. Public sector must create opportunities for work for girls with varying degrees of education.

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Acronyms

AJK	Azad Jammu and Kashmir
ASER	Annual State of Education Report
BA	Bachelor's degree
DVD	Digital Video Disc
FATA	Federally Administered Tribal Areas
FGD	Focus Group Discussion
GB	Gilgit-Baltistan
GER	Gross Enrolment Rate
ICT	Islamabad Capital Territory
INSET	In-Service Training
KG	Kindergarten
KI	Key Informant
KP	Khyber Pakhtunkhwa
M&E	Monitoring and Evaluation
MDG	Millennium Development Goals
NEMIS	National Education Management Information System
NER	Net Enrolment Rate
PKR	Pakistani Rupee
PRESET	Pre-Service Training
PSLM	Pakistan Standard of Living Measurement Survey
SMS	School Management System
TCF	The Citizens Foundation
UNESCO	United Nations Education Scientific and Cultural Organization
USD	United States Dollar

Glossary

<i>Aalimah</i>	Religious scholar
<i>Ayah</i>	A children's maid
<i>Basti</i>	Settlement
<i>Burqa</i>	Outer garment worn by women in Islamic traditions to cover their bodies
<i>Chaddar</i>	Large piece of cloth worn around the head and/or upper body leaving the face exposed
<i>Madrassah</i>	Islamic religious school
<i>Mohallah</i>	An urban settlement
<i>Mouzah</i>	Smallest revenue unit in a rural area
<i>Pacca</i>	Solid structure
<i>Qalma</i>	Significant religious phrase in Islam
<i>Zakat</i>	Obligatory alms giving and religious tax in Islam

1 Introduction

Pakistan is the sixth largest population in the world with the second highest out of school population; if current growth and enrolment rates continue, it is unlikely the country will achieve the 2015 Millennium Development Goal of universal primary education *until 2100*. National literacy is at 60% and female literacy is at 48% (Pakistan Bureau of Statistics 2013). There is a dearth of safe, accessible and affordable schools for the poor, although it is the fundamental right of every child in Pakistan to have free and compulsory education. Girls especially have trouble accessing schools – only 42% have completed primary school or higher, as compared to 60% boys (Pakistan Bureau of Statistics, 2013).

In Pakistan there are a total of 145,430 primary schools, out of these 88% are public sector schools, whereas, 12% are in the private sector. Out of these 64% of children enrolled in primary school are in public sector schools and 36% in private sector (NEMIS 2014, 9).

In 1995 The Citizens Foundation (TCF) was established to provide access to high-quality low-cost education for poor children in Pakistan. What began with five schools in Karachi has grown into 1060 schools, with over 165,000 students in slums and villages across 100 towns and cities. In 2015 TCF is one of the largest non-profit organizations providing formal education to the less privileged across the country.

TCF believes that its model is a socio-culturally sensitive and economically appropriate response to the context and challenge of education delivery specific to the needs and priorities of the poor in Pakistan.

In the academic year starting in April 2014 TCF primary schools had an average of 45% girls' enrolment. Over 20% of schools achieve more than 50% enrolment of girls. TCF has managed to maintain girl's enrolment at 40% - 50% in a majority of their schools over the past four years.

All TCF schools offer an all-female staff, are walking distance from home, secured by boundary walls and a gate, and have a flexible fee system. Strong monitoring and evaluation systems and management structures are designed to ensure high governance standards while meeting performance execution challenges.

In a country where only 60% of children successfully complete Class 10, 96% of TCF children manage to do the same, out of which almost half are girls. More than 70% continue to study in Class 11 and 12 versus the national average of 40%, while 35% of TCF students study beyond Class 12, versus a national average of 5%. (TCF 2013, 6)

TCF is currently exploring mechanisms to improve learning outcomes for other privately owned low-cost education formal providers, with a long-term vision to influence government policy. There may be elements in its model and/or amongst its best practices that could be adapted by the public sector for successful education delivery to the poor and marginalized. The successes of TCF have been well-documented for fund-raising and donor reporting purposes, but the time has come for it to be studied with this goal in view.

The question we seek to answer is whether its strategy for increasing and retaining girls' enrolment been effective in tackling the structural roots of weak girls enrolment and retention rates.

1.1 Research methodology

This case study was designed as a qualitative inquiry into the practices of four among the twenty of the most high-performing TCF schools in Pakistan. It was conducted by a leading social science research organization based in Karachi. The qualitative inquiry was supported with TCF school data as relevant and available. It must be noted at the outset, though, that this is the first time TCF has had such in-depth gender-based qualitative or quantitative research conducted into its program.

To select our school sites for the case study, first the gender performance of TCF schools was evaluated using the School Management System (SMS) data depository that is updated on a monthly basis by field officers who enter the data collected from all TCF schools. The evaluation was based on three indicators: (1) ratio of females withdrawing from school, (2) ratio of new female admissions, and (3) trend in female enrolment ratio over a period of five years. We applied a weightage to each in terms of importance of each factor to gender inclusion, based on subjective feedback from TCF field and quality assurance teams. The top 3 schools from each of the 5 provinces were thus identified.

Together with TCF staff we selected four of these schools for the case study. They were from two provinces only, since Balochistan and Khyber Pakhtunkhwa were not accessible and TCF staff was unable to facilitate the researchers' access to the sites due to the prevailing security situation. One site in Karachi functioned as the pre-test site. Two sites in urban Karachi were identified for fieldwork: one as representative of a multi-ethnic community, and another as a less ethnically mixed but more impoverished and insecure community. We identified one site in southern Punjab as a rural community in the least prosperous belt of the province. The final site was peri-urban northern Punjab, of mixed ethnicity and located in a more socio-economically dynamic part of the country. [See Annex I 'Methodology of qualitative research component' and Annex II: 'Community-based profiles and district level education statistics for details']

Box 1: Site Locations

Province	Punjab	Punjab	Sindh	Sindh
District	Rawalpindi	Muzaffargarh	Karachi West	Malir
Urban / Rural	Urban	Rural	Urban	Urban
School Name	Shirin Sultan Dossa	AES Lal Pir Campus	Vohra Campus-1	Soorty Campus Primary Morning

The field research involved interviews with principals, teachers, and parents of girls enrolled in TCF schools to understand their decision-making regarding sending girls to school and their criteria for being satisfied with the education received. We also conducted interviews with key informants in relevant communities, to determine how peoples' attitudes towards girls' education have evolved and what are the reasons behind the change. We did classroom observations to understand the way in which girls are positioned in the learning environment and their comfort level with boys. Community profiles were prepared to compile data on the socio-economic conditions, infrastructure and transportation facilities, education level and income diversity of the community to which the families belong.

During the fieldwork a camera team documented some of the interviews and filmed the community. Subsequently they prepared a brief video presentation of the case study illustrating the good practices relevant for potential replication.

1.2 Research scope

This research briefly contextualizes the issue of girls' education in Pakistan and reasons for girls' low enrolment. It then describes the model of TCF's primary school and its efforts to enroll and retain girls, followed by a presentation of the results of fieldwork, highlighting challenges that TCF continues to face and identifying which best practices would lend themselves well to replication or sharing across national contexts. It was beyond the scope of this study to do a comparative research inquiry into the practices of TCF with those of government schools and other low-cost private schools. However, respondents did compare them when they answered our questions in the fieldwork, and in the context of our analysis we do make some comparisons in order to contextualize TCF data for the reader. The purpose of our study is, however, the purpose of our study. We wish to maintain focus on the gender impact of the best practices in girls' enrolment and retention in the TCF primary school model.

2 Context of girls' education in Pakistan

TCF operates in an environment where access to education is limited by socio-economic and cultural impediments, particularly for girls. Poverty, inequality, negative attitudes towards girls' education and restrictions on mobility affect school enrolment and completion rates. The education system in Pakistan also sees large variations in quality between public and private schooling. Many schools have poor infrastructure and no sanitation facilities which negatively impact girls' attendance and retention. One of the most pressing concerns related to education in the Pakistani context is conflict and religious extremism which places education directly under threat. The section below elaborates on these points to situate TCF's intervention in the broader literature and current debates in girls' education and gender equality.

2.1 Education statistics

In Pakistan a staggering proportion of the population does not have a basic primary-level education. Latest statistics show only 51% of the population has completed primary school or higher (Pakistan Bureau of Statistics, 2013) (See Table 1). This figure decreases for women and even further for girls, and for those in rural areas, dipping as low as 4% in some rural districts of Balochistan¹. The net enrolment rate (NER)² for children aged 6-10 years is 66% at primary level, and is marked by huge gender and regional inequalities (Pakistan Bureau of Statistics, 2013). The primary gross enrolment rate (GER)³ is 92% which suggests that many children do not start school at the appropriate age (Pakistan Bureau of Statistics, 2013). These statistics further corroborate that a significant proportion of children never go to school, or dropout before completing Class 5, the end of primary school.

Table 1: Percentage distribution of the population that has completed primary level education or higher

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	73	65	69	55	38	46	61	47	54
Muzaffargarh	70	57	63	44	22	33	48	28	38
Rawalpindi	82	71	76	81	61	70	81	67	73
Sindh	76	63	70	46	16	32	62	41	52
Karachi	80	72	76	49	31	40	79	71	75
National	74	62	68	53	31	42	60	42	51

Source: Pakistan Social and Living Standards Measurement Survey (PSLM) 2012-13

The transition rate between primary and lower-secondary levels of education is less than 80% across Pakistan with the exception of Punjab and Islamabad (National Education Management Information Systems, 2014). This means that a significant proportion of school-going children are leaving the education system after primary school. In addition, for those that do attend primary school, just over half (54%) that enroll in Class 1 are expected to reach the final class of primary school (Memon et al., 2014). Retention is of special concern between Class 1 and 2 and from Class 4 onwards (National Education Management Information Systems, 2014).

¹ 2005 National Education Census

² PSLM- 2012-13 "Net enrolment rate (GER): [Number of children aged 5-9 years attending primary level (classes 1-5) divided by number of children aged 5-9 years] multiplied by 100." Enrolment in KG is excluded.

³ PSLM- 2012-13 "Gross enrolment rate (GER): [Number of children attending primary level (Classes 1-5) divided by number of children aged 5 - 9 years] multiplied by 100." Enrolment in KG is excluded

(For further information see Annex III ‘Selected education statistics’).

The Pakistan Social and Living Standards Measurement Survey 2010-11 data shows that when parents were asked why their children aged 5-9 did not go to school 20% of the girls’ parents said it was because they did not permit their daughters to go compared to 5% of boys’ parents. However, 28% of boys and 22% of girls said they were not willing to go. This needs further investigation as there could be numerous factors affecting children’s attitudes towards school, such as a lack of commitment on the part of parents to send their children. In addition numerous parents (47% of boys and 37% of girls) thought their children who were ages 5 – 9 were too young or old (PSLM, 2010-11). The reasons listed in Table 2 have been clearly addressed by TCF in its own policies, as this case study will show.

Table 2: Reasons for not attending school (children age 5-9), PSLM 2010-11

Reasons for not attending school (children age 5-9)	Boys	Girls
Too expensive	10%	9%
Too far	10%	11%
Poor quality schools	2%	2%
Had to work at home	0%	2%
Had to help with work	1%	0%
Parents did not allow	5%	20%
Shortage of male/female teachers	1%	3%
Ill/handicapped	3%	2%
Too young/old	47%	37%
Child not willing	28%	22%
Education not useful	2%	3%
Other	5%	5%

Source: Pakistan Social and Living Standards Measurement Survey (PSLM) 2010-11

Statistics on dropouts from primary school show that when children aged 10-18 were asked why they did not complete primary schooling there are similar trends (see Table 3). Twenty-one per cent of girls stated that their parents did not permit them to complete their education, compared to 2% of boys. Children not willing to go to school was cited again as a reason for both boys and girls dropping out of school by a large number of respondents, 56% for boys and 33% for girls. However, none of the respondents said that they had completed their desired level of education. In rural areas distance to schooling was a factor that prevented girls from completing primary schooling while it was not of concern in urban areas at all and less of a factor affecting attrition for boys in rural areas.

Table 3: Reasons for leaving school before completing primary (children aged 10-18 years)

Reason	Percentage of cases, reason was cited PSLM 2013-14					
	Boys			Girls		
	Urban	Rural	Overall	Urban	Rural	Overall
Parents didn't allow	2	1	2	24	19	21
Too expensive	19	13	16	19	14	15
Too far	0	1	1	0	10	7
Education not useful	0	1	0	0	2	1
Had to help at work	3	14	10	3	0	1
Had to help at home	1	1	1	5	10	8
Completed desired education	0	0	0	0	0	0
Child not willing	61	53	56	34	33	33
Others	14	16	15	15	13	14

Source: Pakistan Social and Living Standards Measurement Survey (PSLM) 2013-14

2.2 Socio-economic and cultural impediments

Poverty, gender, and location are important variables in accounting for differences in school attendance outcomes of children of a primary-school going age (United Nations, 2014). In Pakistan the education system is marked by “inherent inequalities” (Mujahid-Mukhtar 2011, 9). There are stark inequalities in the following areas:

- **Male and female attendance rates:** 46% of females vs. 71% of males have ever attended school (Pakistan Bureau of Statistics, 2011).
- **Urban vs. rural attendance:** Urban school attendance is higher than the national average. 35% of females have been to school in rural areas compared to 68% in urban areas (Pakistan Bureau of Statistics, 2011).
- **Income and wealth of families:** Access to schools and quality of education varies greatly depending on what families can afford, and whether they will spend on girls.
- **Public vs. private schooling:** Government-run schools suffer from poor quality infrastructure, shortage and absence of teachers, local curriculum while private offer foreign and local curricula, trained teachers, well-equipped school equipment and facilities (Mujahid-Mukhtar, 2011).

Girls are more strongly affected by these inequalities. Those in the bottom wealth quintile are more likely not to attend school, however girls fare worse than boys. As Table 4 shows, 55% of boys between the ages of 3-6 who are above the primary education age have never been to school compared to 73% of girls for the poorest quintile, whereas for the richest quintile these figures are 9% and 8%, for males and females respectively. Aspects of poverty keep children out of school, such as child labor, especially informal agricultural work. Children engaged in work outside the house were found to be mostly out of school. Figures in Table 4 show that within the poorest rural quintile 74% of girls between the ages of 3-6 who are above the primary education age have never been to school compared to 52% of the poorest urban quintile, whereas equivalent figures for boys only vary by 4%. For the richest quintile there is little variation between gender and urban and rural locations. Direct and indirect costs of education also factor in as barriers to enrolling and keeping children in school. Inequality within the same family, due to the pervasiveness of patriarchal structures, causes girls to feel poverty more

acutely due to unequal access to resources such as nutrition, support for education, and the opportunity to earn (Shaikh, 2010). It is education which is the key to overcoming oppressive customs and traditions; and education is what helps women and girls achieve their potential, productivity, and earning prospects (United Nations, 2010).

Table 4: Never been to school (Percentage of children ages 3-6 who are above the primary school entrance age)

Wealth Disparities		Urban			Rural			National		
		Male	Female	Overall	Male	Female	Overall	Male	Female	Overall
Quintile 1	Poorest	51%	52%	51%	55%	74%	64%	55%	73%	64%
Quintile 2	Poor	31%	60%	44%	29%	43%	36%	29%	44%	36%
Quintile 3	Middle	30%	35%	33%	20%	20%	20%	22%	24%	23%
Quintile 4	Rich	19%	23%	21%	11%	10%	10%	15%	17%	16%
Quintile 5	Richest	9%	8%	9%	6%	9%	8%	9%	8%	8%

Source: World Inequality Database on Education (PDHS, 2012)

Location has been shown to impact enrolment, not only in terms of the rural and urban divide, but also with regards to proximity to the school in areas where safety is a concern (Department for International Development, 2014), as shown in Table 3 where 10% of rural girls cited distance of the school as the reason for non-completion. Having more schools in such areas has been shown to have a strong positive impact on girls' enrolment as the distance girls have to travel to the school decreases (Department for International Development, 2014). The probability of ever attending school is 18 per cent higher for children living in the proximity of a primary school in rural areas (Parsons and McCleary-Sills, 2014). Girls' enrolment drops off sharply with each 500-meter increase in distance from the closest school admitting girls and this 'distance penalty' accounts for 60% of the gender gap in enrolments. Cultural restrictions requiring girls to be accompanied by family members when they leave the home complicate their freedom of movement and ability to access school in a way that does not affect boys (UNESCO, 2010).

2.3 Sanitation and infrastructure

Sanitation and infrastructure improves girls' enrolment and potentially their learning outcomes as well (Department for International Development, 2014). Improving school infrastructure has resulted in increased rates of attendance and retention, especially among girls (Parsons and McCleary-Sills, 2014). Having functioning sanitation facilities can help reduce absenteeism amongst girls and also prevents girls from dropping out of school. Currently only 58% of schools across the country have toilets (Memon et al., 2014) and Pakistan is off track to meet the MDG 7 target which ensures that 95% of the population has access to proper sanitation (Planning Commission, 2013). Specifically, having school boundary walls becomes important in areas where security is a concern, national statistics show that only 65% of primary schools have a completed boundary wall.

Table 5: School infrastructure, facilities and building ranking

Rank	Province/ Territory	Infrastructure Score	Availability				Satisfactory Building Condition
			Electricity	Water	Toilet	Boundary Wall	
1	Punjab	87	74	94	92	87	87
2	ICT	87	98	93	95	97	50
3	KP	70	54	66	77	76	79
4	Sindh	47	48	49	54	57	29
5	GB	45	37	41	39	63	47
6	FATA	39	43	47	36	52	18
7	Balochistan	33	69	18	15	36	25
8	AJK	23	11	23	27	23	33
-	<i>Pakistan</i>	62	57	64	65	68	57

Source: Alif Ailaan District Rankings Data 2015, page 30

2.4 Conflict

A Taliban attack on an army-run school in Peshawar on 16 December 2014 left 141 dead, out of which 132 were children; the attack changed the landscape of conflict and education in Pakistan. In the past education, and specifically girls' education, was felt to be under attack in only certain parts of the country where there were pockets of conflict and extremism. However post-16th December there was a fear across the country with regards to sending children to school.

The Pakistan National Plan of Action for education recommends strategies to address these causes, including enforcement of security, law and order, awareness campaigns on the importance of education, and greater community involvement (Pakistan Ministry of Education, Trainings, and Standards in Higher Education, 2013).

Attacks by the Taliban in FATA and KP have already destroyed hundreds of schools and girls schools have been most often singled out (UNESCO, 2010). Extremists have attacked girls' transportation, imposed restrictions on their movement and committed other forms of gender-based violence to prevent girls from attending school (The Researchers, 2013). Thousands of children in FATA do not attend school because of poverty and the security situation. According to ASER, in Jamrud (Federally Administered Tribal Areas) alone, 63 educational institutions were destroyed in the war on terrorism and the literacy rates have in fact decreased (ASER Pakistan, 2014).

Security concerns for sending children, especially girls, has also discouraged parents from enrolling daughters in schools. Lack of road networks, effective public transport, security guards, and boundary walls at schools, etc., all heighten security risks for sending girls to schools, especially in remote areas. In many of these areas, public transport is non-existent and, when options do exist, security concerns are a deterrent. These problems are particularly severe for girls, because of the smaller number of girls' schools to begin with (Government of Khyber Pakhtunkhwa, 2009).

2.5 Social protection

One objective of the National Plan of Action 2013-16 is to eliminate social exclusion and promote national cohesion, with a particular focus on girls (Pakistan Ministry of Education,

Trainings, and Standards in Higher Education, 2013). Social protection measures through state-level programs is one means to tackle social exclusion of the poorest, particularly in rural areas. The Benazir Income Support Program, which provides cash transfers to rural women, could at some point in the future require beneficiaries to take basic education courses to be eligible, and thus increase their average years of schooling and improve the learning outcomes of their children (ASER Pakistan, 2014).

3 Intervention: TCF school model

The TCF model has been recognized worldwide for its innovative approach to solving the problem of access to education in Pakistan. It has secured the 2013 Skoll Foundation Award for social entrepreneurship, and the 2011 Clinton Global Initiative in New York. It has also received numerous local and regional awards for marketing, annual reporting, and accounting best practices. It has been well-documented for fund-raising and donor reporting purposes. However, it has not been documented for how replicable it may be as a model of schooling. This can be done in various ways for different purposes. For this case study, the TCF model of establishing and running a primary school in a community is the subject of analysis, with a view to understanding how it has managed to succeed in accomplishing a robust level of girls' enrolment. The fieldwork and data analysis we conducted as part of the research will seek to answer the question of whether this intervention/model manages to tackle the structural roots behind girls' lower rates of enrolment in schools. Those results will be discussed in Section 4.

Table 6: TCF Growth figures 2011-2014

TCF Strength	Financial Year			
	2011	2012	2013	2014
Number of towns with TCF Presence	83	93	97	107
Number of primary schools	550	610	670	720
Total number of school units	730	830	910	1,000
Number of total enrolled students	102,000	115,000	128,000	145,000
Number of employed teachers	5,020	5,385	6,131	7,346
Number of employed principals	380	415	461	488

Source: TCF data

TCF plans to grow to 1,200 school units and 190,000 children enrolled by April 2017, with the objective of providing access to good quality low cost education to the Pakistani poor and achieving 50% girls enrolment in all schools.

3.1 Stakeholders, actions, timeline of intervention

The process of setting up a primary school takes one year, starting with the selection of the site. A site is deemed suitable if there are a number of settlements within a two kilometer radius, a need for teachers, available students and insufficient schools. Sometimes a potential donor approaches TCF with a site in mind, or else a TCF team comes across a site. Next, the TCF area team meets community leaders to inform them about the school, answer their questions, and hire local contractors or laborers for construction. The backing of community helps to make them confident they have taken the initiative to address the need for education in their area. TCF also provides employment for community members in the school, with a permanent watchman, cleaning maid, accounts clerk, faculty van driver as part of school support staff, and a preference given for educated women in the community to serve as teachers if they meet TCF criteria.

TCF schools are part of a comprehensive support system consisting of the head office, regional offices in each province headed by a Regional Manager, along with Area Managers and Education Managers for each sub-region, and finally Principals at the school level. Each school is assigned to an area manager who is responsible for smooth operations such as ensuring that each school has the required infrastructure, teacher transport, security, and government documentation. The Area Manager is a critical support for the Principal, and is responsible an average of 30 schools. Area Managers are often retired military officers, and their designations help them to exercise influence and be taken seriously when they negotiate issues with the community and the government. Reportedly, they are the most important source of support and

security for the Principal and staff of a TCF school. The head and regional offices provide clear guidelines for operating schools, teacher recruitment, teacher training, and monitoring and support. The regional office maintains a close link with the school through frequent monitoring visits. Principals provide support through continuous classroom observation and feedback. Information is monitored through different support structures and is used to improve mechanisms such as teacher professional development.

The hiring is a rigorously managed process led by a dedicated academics HR team at the TCF headquarters, in conjunction with HR representatives in the regional field teams. The field operations staff identifies vacancies and raises requisitions for hiring of staff members for new schools by the end of the calendar year, and the quality assurance unit (an independent audit function directly reporting to the CEO) creates induction tests and assigns an interview panel for each hiring venue. All staff are trained in interviewing skills, and the field team advertises locally and selects hiring venues. The HR personnel conduct the annual bulk hiring exercise.

During faculty interviews, potential Principals are asked, how they would respond in a number of complex situations that arise at the field level. A Principal may also be selected from among an existing school's experienced teachers. In addition to salary, benefits to all faculty include transport, leave, medical and life insurance.

All teachers hired by TCF have to go through mandatory trainings every year for continuous up gradation of skills and abilities, and a rigorous Principals Academy to guide them in becoming effective school leaders. The training modules combine themes emerging from needs analysis in teaching and learning and those being highlighted in educational researches and trends. To avoid unwanted local influence and pressure, all local teachers are hired after being tested, and fulfilling the competency criteria set by TCF.

School admissions are also based on an entry test. The Principal herself, along with initial local staff, visits the homes of potential students, especially the poorest, in order to invite them to enroll their children. The Principal mostly motivates the mother first, who in turn convinces her husband to send not only their sons but daughters as well. She also assesses families for scholarship support. The affordable fee structure, along with employment of full female staff at the school, and the personal interaction of the Principal with families, are the key to getting girls' enrolment and winning the trust of the community.

The school opens during the second year of entering into the community, starting from Kindergarten to Class 2. After each year one class is added. The primary school is deemed fully functional once Class 2 entrants reach Class 5. [A TCF building is called a "campus", and one such campus may hold a morning and an afternoon shift, or two school units, on the premises to maximize its utility].

Student admissions are transparent, merit based, on a first-come first-serve-basis and open from March to September (the school academic year starts in April, but there is a high level of geographic mobility in low income families). 50% female enrolment is targeted. It takes three years for a TCF primary school to become fully occupied, as admissions are taken for the first three classes, and junior classes takes up to two years to graduate to the highest class.

Most students are admitted to TCF on scholarships. [See Section 4.1.4] Most of these students will pay PKR 50 per month.

3.2 Monitoring and evaluation

- Operations: TCF operations nationally are divided into four Regions, which are in turn divided into Areas, each with 30 school units. Data about all students is entered into a School Management System (SMS) which allows for reporting to grantors as well as monitoring of attendance, exam results, admissions, and other related information.
- The Education Department at TCF is responsible for Academics and Training. It is responsible for design, development, and improvement of learning resource materials, and teaching skills [see Section 3.3 *Professional Training*].
- The Quality Assurance Department was set up in 2013 to focus on Monitoring and Evaluation. It is also meant to perform as an internal audit function for academics, systems improvements, and if necessary undertake external evaluations for improving education management and academic development systems. It reports directly to the CEO.
- TCF maintains key performance indicators amongst all of its departments. Schools submit reports that track student enrolment. Quality of learning is measured through centralized examinations conducted by the M&E team culminating into an APR (Average Percentage Rating) achieved by each school equivalent to the average of the results of every student in every subject of that school. Additionally, TCF staff also make regular monitoring visits to schools, and conduct classroom observations to assess multiple aspects of pedagogy, content knowledge, training implementation, and successful and unsuccessful classroom practices for training needs analysis. An Education Management Committee comprising Regional Education Managers across the country meet quarterly to discuss performance.
- Daily attendance is monitored by school staff and Principal. Absences are followed up with the parents, a Student Strength Report issued for each month's attendance per class. Informal Assessments of children's performance for KG-Class II are conducted by teachers based on detailed learning outcomes.

3.3 Professional training

The teacher training, curriculum, and teaching methodology employed at TCF is constantly subject to critique and improvement. This is one of the most important components of the high quality of TCF's education.

The TCF Education Department plays a central role in setting standards for student learning outcomes, and conducting three comprehensive training sessions annually to ensure these outcomes are met.

All newly hired teachers undergo 36 hours of Pre-Service Training (PRESET) followed by 75 hours of annual In-Service Trainings (INSET). TCF uses a "Train the Trainer" approach that allows all teachers to be trained in three waves; a six member group of master trainers develop a training module, then conducts Training of Trainer sessions across the network for 23 groups, whose members then are known as Master Trainers. The resulting 200+ Master Trainers in turn conduct INSET at all TCF locations. This method is efficient in terms of time and expenses utilized.

TCF has designed its own academic program for development of exams, teacher training modules, and ongoing staff learning workshops. The national curriculum is followed, but includes some supplementary textbooks and learning materials from international curricula which emphasize critical thinking through project based experiential learning. Principals also go through annual trainings and staff development days that are based on needs assessment. For the academic year 2014-15, 450 master trainers trained 7,700 teachers.

The Principal's Academy provides a platform to the Principals to acquire Leadership and Management Skills and supports them in developing and implementing school improvement plans and is conducted once a year. The Academy has developed a DVD of the training modules developed that Principals can go over in their own time.

The Staff Development Days training is conducted monthly and is designed to cater to region-specific needs. They can be managed by the regional team and also at times by senior Principals.

4 Results

Based on our quantitative and qualitative research findings, we have organized our data pertaining to best practices into two categories. First, we will discuss those related to program structure, in order to highlight how that has facilitated girls' enrolment. Second, we will discuss the gender impact of the program at the community level, which helps to break the cycle of inequalities that prevents girls from enrolling in schools.

4.1 Program structure

We identified certain components of the TCF program structure that were key to achieving the goal of parity in girls and boys enrolment at primary school. They were: making it a key performance target of each school, using door-to-door motivation techniques in the community, developing relationships with mothers as key stakeholders, offering affordable and high quality education, accommodating children's academic weaknesses, and close monitoring and evaluation of attendance and absenteeism. These are described more closely below.

4.1.1 Focus on enrolment

A fundamental component of the TCF primary school model is to prioritize the goal of 50% enrolment of girls. Various administrative levels at TCF are responsible for ensuring that schools strive for gender equity in their enrolment. Sometimes the school even out-performs its own targets. At Shirin Dossa Campus in Rawalpindi over the last three years they went from 56% to 61% girls' enrolment in the primary school.

On the ground, Principals work towards this 50% goal. Their Area Managers help them overcome any obstacles they face in enrolling girls. Area Managers' performance is appraised based on the gender balance in the schools in their jurisdiction, which helps to maintain it as a central objective. Principals are responsible for logging monthly enrolment, admissions, and withdrawals. The data is uploaded in to the SMS by field officers and figures for a particular month are made available on the SMS where TCF management is able to track them.

Table 7: Percent frequency distribution of TCF primary schools by girls enrolment as a percentage of total enrolment by year

Percent of TCF Primary Schools					
Month-Year of Collection	Girls Enrolment as a percentage of Total Enrolment				
	0-20	20-30	30-40	40-50	50+
2011	0%	4%	24%	54%	17%
2012	1%	5%	22%	56%	17%
2013	1%	3%	21%	58%	18%
2014	0%	3%	18%	56%	22%

Source: TCF data

Generally TCF's girls' enrolment at the primary level is above or equivalent to national, provincial and district level statistics (see Table 8), and 60% of TCF schools were above the national average during the last academic year and 22% had above 50% girls enrolment (see Table 7). This is bearing in mind that 23% of TCF schools were less than three years old at the end of the past academic year and it takes a school up to three years to begin to function to

capacity. As TCF schools become more established there are fewer schools with less than 40% girls enrolled (Table 9).

Table 8: Girls enrolment as a percentage of total enrolment in primary schools

Location	Total	Public	Private	TCF
AJK	48%	50%	44%	49%
Balochistan	39%	40%	34%	43%
Khyber Pakhtunkhwa	40%	44%	31%	47%
Punjab	47%	47%	46%	45%
<i>Muzaffargarh</i>	40%	-	-	44%
<i>Rawalpindi</i>	53%	-	-	53%
Sindh	42%	40%	45%	45%
<i>Karachi</i>	46%	-	-	46%
National	44%	44%	43%	45%

Source: National Education Management Information Systems (NEMIS), 2013-14 [Note: italicized names are districts where TCF case study sites are located, however TCF figures represent all TCF schools in the district and not just the case study site.]

Table 9: Percent frequency distribution of TCF primary schools by girls enrolment as a percentage of total enrolment by age of school

Percent of TCF Primary Schools (2014)					
Age of School (years)	Girls Enrolment as a percentage of Total Enrolment				
	0-20	20-30	30-40	40-50	50+
0 - 2	1%	4%	18%	54%	23%
3 - 5	1%	6%	23%	52%	26%
6 - 8	0%	2%	24%	53%	20%
9 - 11	0%	1%	9%	67%	23%
12 - 14	0%	0%	10%	55%	36%
15 - 18	0%	0%	6%	66%	28%

Source: TCF data

TCF has successfully been able to maintain high levels of female enrolment in Class 5 typically where government schools see their female enrolment rates taper off. Table 10 below shows that TCF on average achieves similar if not higher female enrolment ratios in almost every primary level class and across the provinces.

In the next two subsections we will illustrate how the program is able to achieve these results through its design and implementation.

Table 10: Girls enrolment as a percentage of total enrolment by class and province for TCF and public schools

Province	TCF						Public Schools					
	KG	1	2	3	4	5	KG	1	2	3	4	5
AJK	49%	45%	47%	56%	47%	58%	49%	50%	50%	50%	50%	49%
Balochistan	43%	42%	41%	43%	42%	45%	38%	40%	41%	40%	41%	40%
KP	46%	46%	46%	48%	48%	47%	49%	46%	45%	44%	43%	39%
Punjab	45%	44%	44%	44%	46%	47%	48%	48%	48%	47%	47%	46%
Sindh	46%	46%	44%	45%	46%	46%	43%	39%	39%	40%	40%	40%
National	45%	45%	44%	45%	46%	47%	38%	45%	45%	45%	44%	43%

Source: National Education Management Information Systems (NEMIS), 2013-14

The research team carried out fieldwork in four high-performing primary schools, with girls' enrolment rates that surpassed even the average range for TCF enrolment (See Table 11).

Table 11: Girls enrolment in fieldwork sites

Fieldwork Site	Girls Enrolment (Percentage)
Soorty Campus Primary Morning (Malir/ Karachi)	58%
Vohra Campus-1 (Karachi West)	56%
AES Lal Pir Campus (Muzaffargarh)	59%
Shirin Sultan Dossa (Rawalpindi)	61%

Source: TCF data

4.1.2 Door to door motivation

Once TCF has established its presence in a community and built its school, the new Principal and her staff focus on inviting children, especially girls, to enrol. This process requires going into homes and introducing the school, its admissions process, fee structure, and scholarship system. It will entail motivating families to send their daughters, and requires patience and persistence.

In the initial days when we would go house to house with school *ayahs* the men would not allow women to open doors as they were worried we have come to spoil the girls and give them wrong ideas. We used to dress up like the local women in *burqas* and *chaddar* and cover our faces and speak their language so they did not think we were outsiders from their community. [Principal Naeema Khanum, Shirin Sultan Dossa Campus, Rawalpindi]

The Principal of Vohra Campus School in Karachi recalls that when she was motivating parents in Machar Colony to educate their children there was a strong reluctance to send them because families would not want to forego the income they were bringing in. It was a challenging and unsafe community, yet she went with other teachers and the school *ayah* (a local hire) from door to door to invite families to educate their children at TCF. It was an important learning opportunity for her as well, she recalls, since it enabled her to see for herself that these households were extremely poor, lacking even enough water for cooking. It helped her to appreciate the stresses of their everyday survival.

On a follow-up visit to a home, the Principal will assess the income of a family who has enrolled their child/children at TCF, in order to determine the level of scholarship to be offered. Beyond these initial visits, the Principal and staff may turn up more times at the homes of their students in order to inquire about their absence or illness during the school year. It is considered an honor for a poor family when a school Principal or teacher comes to call. The practice of door to

door motivation, and follow up personal visits, is a major factor in building community trust in TCF⁴.

Community-based health service programs have seen extraordinary success in recent years in Pakistan, where other methods to improve outcomes have failed. A major reason for this is that women are often isolated within their homes and subject to mobility restrictions whether in villages or in urban settings. It has proven effective to send Lady Health Workers, for example, door to door to deliver basic preventive services by accessing women directly and regularly (Oxford Policy Management, 2009). It is congruent with these findings that the methodology for recruiting girl students to TCF schools and retaining them is successful.

4.1.3 Mothers as key stakeholders

TCF understands that without mothers' support girls will not be in school. This is underpinned by the evidence that mothers are key drivers of putting their girls into schools in the first place. Mothers and key informants across research sites told us that men were either neutral or supportive in sending their girls to school, but rarely the prime drivers of the initiative. Mothers, though, showed determination to educate their daughters and pushed the process forward. This is true of mothers who themselves were illiterate and had never had the opportunity to study.

"We don't want the life of our girls to be like ours so we are sending them to school. We were also interested in getting educated but because there were no schools nearby, we couldn't do it."

"My daughter wants to join the army and I completely support her dream."
[Mothers' FGD, Dhamial, Rawalpindi]

"A literate girl can educate a whole family. She is treated with respect in the society."

"A girl should get enough education so that she can look after herself financially and not be dependent on others. Education helps to lead a purposeful life and have a respectable position in the family after marriage."

[Mothers' FGD, Malir, Karachi]

Mothers are often more keen than fathers to send their girls to school, "We don't want the life of our girls to be like ours."⁵ The TCF Principals help them to convince their husbands and elders to enroll their daughters during door-to-door visits.

These mothers sometimes have to manage detractors from within the community who deride them. In Machar Colony, mothers who do not send their girls to school mock them: "Why are you bothering so much running and doing your children's school errands, going to meet the Principal and school activities?" One mother responded, "It is a bother, but it is worth it as I can see a better future for my children."⁶

In focus groups they described how they pay for their daughters' educational expenses through stitching clothes, or using their own earnings from shrimp cleaning or other work. Mothers

⁴ Interview with TCF senior staff, Karachi, March 15, 2015.

⁵ Mothers' FGD, Shirin Sultan Dossa Campus IX Primary Morning, Dhamial, Rawalpindi.

⁶ Mothers' Focus Group Discussion, Machar Colony, Karachi. February 18, 2015.

exempt them from housework to let them study, ask for their help with the family accounts, and do their best to convince their husbands to let them go to secondary school if it is affordable and accessible. Bengali mothers in Karachi West/Machar Colony who clean shrimp for a living can take the decision themselves to send their girls to school because they earn their own money to pay the fees.

Mothers are also skilled negotiators. They strike a deal with the men or the elders of the family in order to win their support for girls' education, and that is to send them to *madrassahs* for religious education after school hours.⁷ This satisfies the requirement of society that their children complete their study of the Quran. Each community usually has a choice of *madrassahs* where girls can go for a few hours a day. They charge nominal fees or accept compensation in the form of food or some other supply of goods.

Mothers know if something goes amiss with their daughters their education will be blamed. One mother in Rawalpindi said she has worked hard her whole life to educate her daughters, but is afraid that if one of them goes "off track" and has a love marriage, like some others in the community, then there will be terrible repercussions. Mothers in all four focus group discussions believed that a girl's education is more valuable to a family than a boy's, and they have fought hard within their own families to allow at least one daughter to study beyond primary.

Since 2005 TCF runs an adult literacy program called Aagahi⁸, which operates for mothers of students on campuses after school hours. It runs over a period of four months, with trained instructors teaching basic Urdu literacy and Math skills to illiterate mothers. They attend two hour classes, six days a week to complete the course. TCF believes that the impact of the program is transformative, turning an individual into a more informed and productive member of society. Mothers do find they can communicate better with their children, teachers, and social environment. Their confidence and status within the home and society also improves because they can take responsibility for bills, open bank accounts, read prescriptions, and perform other important tasks themselves. They can also better understand and supervise their children's schoolwork.

Mothers we interviewed were familiar with the program, but they had not participated in it, saying that their domestic responsibilities did not allow them to focus on the course.⁹ To date Aagahi has run 2,200 centers across Pakistan, making over 33,000 individuals literate.¹⁰ Its plans for 2015-16 are to add 10,000 more individuals to this count.

There is a point beyond which mothers are not the key drivers of their daughters' education, and that is after their girls reach puberty. At this point mothers themselves may take the decision to withdraw their girls from school, even if they are still in primary. It also becomes less likely that they will push hard for them to study up to secondary level or beyond without the strong support of their husbands, and the resources to cover costs. This is more likely to happen if the secondary school is not located in close proximity to their homes¹¹. In cases where a mother

⁷ All Mothers Focus Group Discussions, across sites.

⁸ <http://tcf.org.pk/partnerships.aspx>

⁹ Mothers' Focus Group Discussions, Machar Colony, Karachi. February 18, 2015 and Dhamial, Rawalpindi, February 4, 2015.

¹⁰ 97% of these are women, according to the TCF website. It is not clear why men were included. See: <http://tcf.org.pk/partnerships.aspx>

¹¹ All Focus Group Discussions and Key Informant Interviews, across sites.

would like to push for her daughter's higher education, she will face more familial and social barriers as her daughter gets older.

4.1.4 Affordable education

Government schools are free, but the classrooms are often empty and children complain of teacher absenteeism, corporal punishment, and reliance on rote learning rather than a stimulating environment in which to learn. The burgeoning private sector has schools in both rural and urban Pakistan, but they are often priced out of range of the very poor (Mujahid-Mukhtar, 2011: 30, 64).

An example of unaffordable and inaccessible private schooling in our research site is in the community of Dhamial, Rawalpindi. Key informants¹² there explained to us that private schools offer English language education, which is the language of choice for most residents. However their tuition is higher than that of TCF and they also take an admission fee, which is acceptable as everyone knows they are running a business. They even ask students to change their uniforms twice a week. Only the "locals" can afford these schools; they are the original settlers of the area, higher-caste Chaudhry Punjabis who earn PKR 20,000 per month (US\$ 200) or more. TCF on the other hand, only offers Urdu-language education, which doesn't carry the same prestige, but the quality is good, environment is secure, and the fees affordable for those families who earn anywhere from PKR 8-15,000 (US\$ 80-150) a month. In this community, the poorest residents are Kashmiri and Pathans, and they study at either TCF or the government primary schools, where teachers are usually absent.

The combination of high quality yet affordable education for the poor is what makes the TCF school unique in the education sector. Empirical evidence shows that high fees make parents compromise on the number of children sent to school, often only the brightest of all siblings or the sons (Andrabi et al, 2007). TCF has responded to parents' budget constraints with flexibility -- by giving scholarships to most children, not penalizing them for late payment of fees, and even accommodating their homework requirements to the reality of their other responsibilities at home.

There are five categories of scholarships offered, in which students pay anywhere between PKR 10/month (US 10 cents) to PKR 330/month (US\$ 3.30) as tuition fee. The cost of one child's uniform, books and notebooks is also subsidized, depending on scholarship category. Supplies are available for purchase on the school premises. The full fees amount to PKR 300 (US\$ 3.0) per month and the total expenditure on the supplies would amount to PKR 1,986 per year (US\$ 19.86).

Aid is evaluated based on overall household income and the number of children in the family who are school-going. The fee process is determined individually for each child depending on the household income as well as the number of school-going children in that household. Parents provide family background information, which is cross-checked by the Principals during their community visits. The tuition scholarship is awarded based on need. Area Managers and Regional Managers have the authority to offer higher scholarships.

¹² Key Informants Chaudhry Ashiq and Chaudhry Shakeel Ahmed, Dhamial, Rawalpindi, February 6, 2015.

In addition to making its schools affordable, TCF never removes students due to lack of payment of fees. Sometimes even teachers contribute to their fees, and arrange for their shoes, textbooks and supplies.

4.1.5 Quality of education

The TCF model has proven effective in achieving results by surpassing national averages in several parameters such as a 95% pass rate at Metric (Class 10) versus the national average of 60%; 72% post Metric continuation vs. the national average of 40% (TCF, 2013: 16). Additionally, TCF provides better quality facilities compared to facilities provided by government schools.

In our fieldwork parents and key informants¹³ referred to the local TCF school as offering the best education available in the community, not just the most flexible and affordable in terms of fees. Where government primary schools existed in their communities, these were the problems they identified: absent or abusive teachers, low standard of education, ill-equipped buildings. “A bad education and a bad environment,” said one key informant in Rawalpindi¹⁴. Mothers said that TCF schools are better than government schools for many reasons, because they learn English and computer skills, how to speak respectfully, and how to maintain personal cleanliness. In contrast, the local government primary school does not teach children more than a KG level and teachers scold and hit the children, do not care if they are absent, nor care about their uniforms and hygiene.¹⁵

Private schools proliferate in most communities, but they are not the best option for the lowest-income families. Parents and key informants complained that private schools did not have a high standard of education, focused on profit-making, did not pay attention to discipline and neatness of children. Two girls in Machar Colony told us that they changed from other private schools to TCF when they heard praise about it from neighbors, one of the girls wanted to move because in her former Class 1 the teacher used to beat the children badly.¹⁶ Where the education quality was high in private schools, it was out of range for these families.

Respondents said that TCF, in contrast, has a better method of education than the government schools or other private schools, focuses on children’s discipline and neatness, and is affordable. TCF is also more stable and trustworthy, with its building and investment in the community, and clearly has a long-term presence, whereas other private schools are not reliable in the same way.

One aspect of this, which is appreciated and not necessarily found in government or other private schools, is the fact that TCF accepts children from all kinship/tribal and caste backgrounds, on the basis of merit alone, and does not succumb to pressure from influential people of the area.¹⁷ Respondents interviewed in the rural Punjab setting, where social hierarchy is strong and lower caste children are often excluded from schooling, mentioned this point.¹⁸ In the urban communities we visited there has been a history of inter-ethnic violence

¹³ These listed reasons are to be found across all interviews with parents and key informants in all four sites.

¹⁴ Key informant interview, Bilal Ahmed, Dhamial, Rawalpindi. February 6, 2015.

¹⁵ Mothers’ FGD, AES Lal Pir Campus, Muzaffargarh, February 8, 2015

¹⁶ FGD Girls, Vohra Campus-I Machar Colony, February 16, 2015

¹⁷ Mothers’ Focus Group Discussion, AES Lal Pir Campus, Muzaffargarh, February 8, 2015; Key Informant Group Interviews TCF Head Office March 17, 2015, and Gazdar (2000).

¹⁸ Key informant interview Malik Niaz, Kot Qasba, Muzaffargarh, February 2, 2015, and Gazdar (2000).

and crime; despite this in interviews with mothers they did not mention any hesitation about their children studying alongside members of communities with whom they had differences. This is one critical factor in how schooling can support long-term social change.

Parents appreciated that teachers treated children well, and children enjoyed coming to TCF. Girls described in detail why they liked their teachers, appreciating their kindness, politeness, patience, willingness to explain concepts over and over again, sense of discipline, and more. This was borne out by our class observations during fieldwork, when we noted the close engagement between teachers and students in all the classes we visited. Unusual for a setting in a Pakistani school, teachers did not mind repeating explanations of concepts many times, and children were unafraid to volunteer answering their questions. Children were very focused during their lessons and eager to be heard, which was a good indication of their high comfort level in the classroom setting. The investment TCF has made in teacher training was evident from children's feedback.

When asked to explain what they liked about school, girls mentioned that they enjoyed the activities, such as physical education, library time, and project-based learning. Each TCF student body is also divided into four houses that engage in sports and debate competitions, which the girls enjoy as well. Other features they like included these:

"We also like the functions that are held in school in which parents are invited. We look forward to it as prizes, medals and certificates are given in front of our parents which make them happy and proud." [FGD Girls, Soorty Campus, Malir, January 31, 2015]

"I like to read and do the role play during class, like how the planets move around the sun." [FGD Girls, Vohra Campus-I Machar Colony, February 16, 2015]

"I like to play sports. I used to play football, hockey and other games like skipping and running around the ground on the other campus." [FGD Girls, Vohra Campus-I Machar Colony, February 16, 2015]

TCF offers a wide range of extracurricular activities that girls told us makes them very happy and they look forward to: plays, art exhibitions, tableaus, sports, Eid Milan celebrations, award ceremonies. Teachers explain that recognizing children for their various talents is an important part of building their confidence, and parents are often invited to attend these events.

Students also felt that their Principals were approachable and conscientious. In case a teacher is absent she takes the class. In one focus group¹⁹ the girls commented how well she organizes activities and understands the material. The Principals do class observations and give teachers feedback, and the girls informed us about this process in the focus groups. In one group a girl commented that one particular Principal had been her favorite because, "She was the kindest of all, she used to help poor students and distributed things among them."²⁰

Staff explained that class activities are designed to take in all levels of students so that no child is left out. Those who complete work faster are given more work so that teachers can give time to weaker students. There are five core values followed for educating students: confidence

¹⁹ *ibid.*9

²⁰ FGD Girls, Soorty Campus, Malir, January 31, 2015.

building, conceptual knowledge building, critical thinking skills, creativity and ethics. In choosing who will be prefect, the teachers look for role model qualities in a child, the choice is not based on gender. During Students Week all students get a chance to showcase their talent and potential, which may be in areas other than academics, such as art or games.

Staff members said that girls mainly outperform boys, and they do not pose any disciplinary issues. They also participate in more co-curricular activities and have better attendance rates than boys. One Principal suggested perhaps this was the case because her staff focused on them more as they wanted the girls to make it to secondary school. In the Vohra Campus in Karachi West, the boys exhibited more aggressive behavior than in other campuses, the Principal suggested this was due to the ethnic tensions and insecurity in the area.

4.1.6 Accommodating children’s weaknesses and constraints

Principals from four sites tell us that although TCF maintains high academic standards its staff has to put in extra time and maintain a flexible approach to prepare new students, particularly girls, for the formal education curriculum. They do admit girls who are older than the average age for their year, but would rather do that than reject any girl who wants to be enrolled. Such flexible measures help to build good relations between TCF and the community as well.

TCF has prepared a special curriculum to cover in one year the course material of two to three years of primary school. This way they can accommodate girls such whose parents are migratory unskilled laborers or seasonal agricultural workers. These children attend school after major gaps. Even when the special curriculum is not being used, it takes months to prepare girls who have either never attended primary school or dropped out of other schools, for entry into the mainstream class, and staff have to work with them separately on their own time.

Weaker students stay after school for extra classes. Often the language skills of new admissions are weak (their mother tongue being other than Urdu), and it takes them many months to become comfortable in the language of instruction, so teachers make an extra effort to build up their confidence levels.

It is also sometimes unrealistic to demand students do homework, particularly girls, since once they get home they are usually overwhelmed with household chores or actual child labor. This may entail farm or livestock work, shrimp cleaning, or piecemeal work. The Principal of Vohra Campus in Machar Colony worked around this by ensuring that children were not given more than half an hour of homework every day. Girls all reported attending *madrassah* daily to read the Quran. Some girls are up so early in the morning, to do homework, clean the house, even attend *madrassah* before school, that they sleep immediately after dinner.

4.1.7 Monitoring and follow-up of attendance

Table 12: 3-year average attendance by province

Province	Average of Attendance		
	2012-13	2013-14	2014-15
AJK	76	79	74
Balochistan	73	74	70
Khyber Pakhtunkhwa	75	76	75
Punjab	78	81	81
Sindh	76	80	77

Source: TCF data

The Principals and teachers keep a close tab on the attendance patterns of the students. Attendance rates, shown in Table 12 were highest in TCF primary schools in Punjab (81%) and lowest in Balochistan (70%) possibly due to the security situation in that province. If a child, particularly a girl, is absent for more than two to three days without any reason provided by the mother or father, then the school *ayah* or a teacher is dispatched to the house to inquire about her well-being. Before that, if any other student lives in the vicinity, he/she is asked to look in on the absent child and inform the school. If there is any cause for concern about the student, then the Principal will visit the home and see if she can provide any other support to encourage the child to return. Generally absenteeism is not a common problem among TCF students, even the boys.

In the two urban Karachi sites, field research showed that withdrawals were commonly due to labor migration of families. Since fathers were from a very low-income bracket, with uncertain sources of income, they were often forced to move around the city or to another city altogether in search of work. In such cases it was possible to transfer children to another TCF school if one existed in the new location. Another reason mentioned for girls' withdrawal from primary school was employment. In Malir girls would stay at home to do piecemeal embroidery work for pay with their mothers (Key Informant Interview Muhammad Javed, Malir, January 31, 2015) but this was not common, while in Machar Colony girls were sometimes kept home for shrimp cleaning.

National-level TCF data supports this (see Table 13) as the greatest reason for withdrawal is related to families shifting away from the school (31%). The next most common reason is a long leave of absence (24%). There are some interesting differences in reasons for withdrawal between boys and girls (see Table 14). Among those who withdrew for behavioral reasons, 86 per cent were boys. More boys than girls withdrew for reasons such as job, family shifting, and shifting to another school. Boys led withdrawals due to lack of interest (67%) and being weak in studies (70%). Withdrawals due to marriage were predominately girls (83%), and out of those who were not allowed to study further 65% were girls as well.

Table 13: TCF Reasons for withdrawal (Primary)

Reasons for Withdrawal (2014-2015)	National (2014-2015)	
	Percentage	Count
Job	3%	763
Family Shifted	31%	6,921
Behavioural problem	0%	86
Marriage	0%	85
Long distance from school	7%	1,660
Child is weak in studies	2%	340
Other	9%	2,090
Graduated from School	3%	595
Lack of interest	2%	336
Shifted to another school	9%	2,071
Shifted to another TCF school	4%	974
Parents not interested	3%	655
Not allowed to study further	1%	314
Long absence	24%	5,270
Total	100%	22,160

Source: TCF Data

In one site a key informant ²¹ said TCF does not make it easy for a student to withdraw, which he believed was a good strategy. For example, the Principal inquires about the reason for taking the child out of school, and takes some time before completing the paperwork, in an effort to show reluctance to lose the student. Parents sometimes change their minds while they discuss their decision with the Principal. Generally female withdrawals at TCF primary schools remain below 50% across provinces and across grades, highlighting that a greater number of boys are leaving TCF schools at primary level than girls (see Table 15).

One girl told us her sister left TCF after Class 7 because her father preferred that she study in an all-girls secondary school. But at the new school the teaching style was so different her sister could not adjust. She tried to return to TCF but so far there is no vacancy in her class. Also, TCF reports a trend in some of its communities that after primary school girls enroll in *madrassahs* to get certified as *Aalimah* (religious scholar) if there is no secondary school nearby.

Table 14: TCF reasons for withdrawal (primary and secondary)

Reasons for Withdrawal	2014-2015	
	Female (percentage)	Male (percentage)
Job	44	56
Family Shifted	44	56
Behavioral problem	14	86
Marriage	83	17
Long distance from school	41	59
Child is weak in studies	30	70
Other	45	55
Graduated from School	59	41
Lack of interest	33	67
Shifted to another school	38	62
Shifted to another TCF school	42	58
Parents not interested	45	55
Not allowed to study further	65	35
Long absence	41	59

Source: TCF data

Note: Disaggregated data for primary schools was not available

All four Principals reported to us that students seem to be at a loss during the summer break, and across sites they are keen for their schools to remain open the year round, as are their mothers. In the Vohra Campus in Karachi West they hold a creative art camp for three weeks during the summer, and then display the children's work at a leading art school in the city. However there are no formal summer school programs in place.

²¹ Key Informant Malik Niaz Kot Qasba, Muzaffargarh, February 9, 2015.

Table 15: TCF Female withdrawals as a percentage of total withdrawals (primary)

Province	Female Withdrawals as a percentage of Total Withdrawals					
	KG	1	2	3	4	5
AJK	42%	50%	49%	38%	59%	47%
Balochistan	48%	43%	38%	34%	42%	37%
Khyber Pakhtunkhwa	46%	44%	47%	42%	51%	42%
Punjab	45%	42%	40%	41%	40%	42%
Sindh	43%	45%	44%	41%	44%	43%
National	44%	44%	43%	40%	44%	42%

Source: TCF Data

4.2 Gendered impact

The question we seek to answer in this case study is whether TCF’s strategy for increasing and retaining girls’ enrolment been effective in tackling the structural roots of weak girls enrolment and retention rates. We have outlined above how the program structure helps to overcome some of the traditional barriers to girls’ enrolment in primary school, by directly engaging mothers and families, placing women at the center of the program design in every capacity, (e.g. engaging only female teachers), removing parents’ concerns (securing campuses with toilet and drinking water facilities and boundary walls) and more.

But the TCF model has had a broader and more subtle effect on the structural causes of gender inequality itself. Women’s inequality is evident in every sphere of development in Pakistan: from child mortality rates, maternal health ratios, ratios of boys to girls in education, proportion of seats in elected bodies, share in wage employment, proportion of assets owned, experience of sex-based violence, and more (Shirkat Gah, 2005). Pakistan ranks 141 out of 142 in the Gender Gap Index 2014, a composite ranking based on indicators in four main areas: economic participation and opportunity, educational attainment, health and survival and political empowerment²². In the discussion below we will see how the TCF model affects women’s well-being in these areas and thereby addresses fundamental causes of gender inequality.

4.2.1 TCF as a women’s program

TCF has never marketed nor branded itself as such, but it is essentially a women-centered program. At the front-line of its ongoing interface with the community are female staff and Principals. They reach out to mothers and build lasting relationships with them to ensure that they send their daughters to school. These girls, in turn, not only become educated but see their teachers as role models and discover new possibilities for their futures through their exposure to them. The drive and dedication of women trainers and managers at the head offices is also extraordinary, given that to work and interact in the TCF field sites is often a security challenge. Of critical importance, of course, in making this model successful is that TCF has a strong administration and its staff members enjoy good relations with law enforcement and security forces that help to ensure its credibility and standing in the communities that it serves. Nonetheless, at the heart of the TCF program we can see it is women who are changing the lives of girls in Pakistan.

The numbers of women and girls who have been empowered through TCF schools is worth discussing. Although it is not possible to give cumulative figures to cover all 17 years of its

²² World Economic Forum. Global Gender Gap Report 2014. Country Profile Pakistan. Gender Gap Index 2014. <http://reports.weforum.org/global-gender-gap-report-2014/economies/#economy=PAK> [accessed June 15, 2015].

existence, some current figures are cited below. Currently, the number of Principals and teachers, all female, employed across TCF schools nationwide is 7,834, making it a major employer of women in the non-profit sector which has ultimately led to their improved status in their homes and communities.²³

Over 30,000 women have benefited (to date) from its Aagahi program, their lives transformed because they have acquired literacy. In the last three years (2011-2014) alone, the total number of female students at TCF schools (all levels) grew from 31,011 to 51,538, all of whom will enjoy more opportunity and choices in their lives because of their education.

Table 16: Female Strength of TCF

Category of TCF staff and beneficiary	2011	2014	Gender
Number of total enrolled students	Total 102,000 M=39,941 F=31,011 (44%)	Total 145,000 M=62,531 F=51,538 (45%)	Male and Female
Number of employed teachers	Total 5,020 F= 100%	Total 7,346 F=100%	All Female
Number of employed Principals	Total 380 F=100%	Total 488 F=100%	All Female
Number of adults in female literacy program	Total 3,694 F=100%	Total 8,554 F=100%	All Female
Cumulative number of adults in female literacy program to date	Total 8,050 F=100%	Total 32,010 F-100%	All Female
TCF Management staff	Total 148 M:113 F:35	Total 343 M: 218 F: 125	Male and Female
TCF Non-Management staff	M:20 F:2	M: 86 F: 2	Male and Female
TCF School Support Staff	Total: 2500 F:625	Total 3296 F: 824	Male and Female

Source: TCF data

4.2.2 Principals as community leaders

Principals are trained to see themselves as community mobilizers and agents of change. In their training module they are taught they must try to bring about an enduring positive change in communities with the greatest need through (a) the power of quality education enabling moral, spiritual and intellectual enlightenment and (b) creating opportunities to improve their quality of life.²⁴ When TCF enters a new community, the Principal is asked to prepare a community mobilization plan, which entails identifying the key issues preventing children’s enrolment, and then the resources, and mobilizers within the community who can be partners in overcoming these issues. Principals are taught that communication strategies will entail meeting with

²³ For a detailed review of studies that show how paid work is linked with women’s empowerment in Pakistan see Khan (2010). TCF may wish to conduct a study on how paid work has impacted the decision-making power in the lives of its female employees.

²⁴ This information on Principal’s training is based on the *Principal Academy 1-6, “Principal, An Academic Leader”*, Training Department DVD, Principal Academy, The Citizens Foundation.

influential people, parent-teacher meetings, and invitations to parents on the school's special occasions, as has been discussed above. Over time the community comes to own the whole endeavor of education, and parents may even want to develop literacy skills of their own – as in the Aagahi program. At all times, the Principal is instructed to serve as a liaison between the community and school, a facilitator and a listener, and remain someone who respects and values the knowledge within the local community.

Hence the Principals are the key link to attracting students, both boys and girls, and sustaining the relationships with the communities that help to ensure the continuity of girls' enrolment through primary and onwards to secondary where that opportunity is viable. Over time they often find themselves counseling children and their families in personal matters that will affect the future of girl students. Domestic violence has emerged as an issue, and one Principal told us she counsels mothers on how to deal with violent husbands. "I have to guide mothers on how to deal with husbands who beat them at home. They come and share their problems in school. I also get fathers to come to school if necessary to guide them about their children. The change will happen after a generation or so."²⁵ One mother said that her daughter has given her the courage to go to the school to talk to the Principal when she has a problem, "Now I know I can go and talk to her about my worries."²⁶

For example, they work hard to prevent their girl students from being married off before they can complete their education. The Muzaffargarh Principal Rizwana Nosheen told us that she plans to talk to the parents of the girls who have been in secondary school to motivate them to let their daughters study until Metric and not marry them off in the summer holidays. Already in one case the school *ayah* married her daughter off at age fourteen, and now the Principal is determined to stop the same from happening to the second daughter.

The Principals we met were extraordinarily dedicated to their responsibilities within the school and the community. As Principal Rizwana Nosheen put it, "I see my contribution to society as the 300 school children – how I train them and educate them, their achievements will be my success – especially if the girls take this education positively then society will improve." And Naeema Khanum, Principal of Shirin Sultan Dossa Campus in Rawalpindi says, "I see the 130 students in my school as 130 families that I have access to, to influence a change in them through teaching them what is right and wrong, and to be discerning."

The Principal's strong relationship with the mothers of students, particularly girls, increases the chances of their continued commitment to their children's education. The Principal of Shirin Sultan Campus in Rawalpindi recollected that when she first entered the community, "Mothers would come in a strange state as if their only role in life is to bear children, there was no sense in them that they had to also play a role in the child's upbringing." While this was not true for all mothers, still it reflected a sense of hopelessness about their ability to influence their children's' futures that slowly began to change once they began to engage with the school. Mothers appreciate being treated with regard by the Principal. "She is well-mannered and cultured, treating even illiterate mothers with respect."²⁷ The time that TCF staff invests in the door-to-door visits and meeting parents within the school also greatly helps mothers to reach this comfort level.

²⁵ Interview with Principal Naeema Khanum, Shirin Sultan Dossa Campus, February 4, 2015.

²⁶ Mothers' FGD, Vohra Campus 1, Machar Colony, February 18, 2015.

²⁷ Mothers' FGD, AES Lal Pir Campus, Muzaffargarh, February 8, 2015.

4.2.3 Role models and dreams for girls

Principals and teachers are mentors for the schoolgirls. Mothers proudly told us their daughters come home and try to emulate them in manners, speech, dress style and habits.²⁸ Girls told us about their favorite teachers, praising their kindness, intelligence, and devotion. One girl even favored a teacher who was notoriously strict. The teachers also shared with them the challenges they had faced in completing their education, which impressed the girls very much.²⁹

Parents and daughters alike see teaching as a viable career path for those who make it through secondary school, as they can either start working as tutors from home, or take up positions as primary school teachers locally, including at TCF. Aqeela Qasim studied till Class 5 at TCF Vohra Campus and completed her secondary education from a TCF school. Four years ago she was hired as a primary teacher at Vohra Campus, and then completed her Intermediate degree; she is currently completing her Bachelor's degree. There are up to five teachers from Vohra Campus working in TCF schools in the same community, and a number of other students who teach in other private schools in the same area. For those who qualify further, teaching at more senior levels is an even more prestigious career path. Teaching provides girls with immediate status and prestige, as well as solid income-generating means. It increases the community buy-in for girls' schooling.

This generation of girl students has other ambitions too. Girls we interviewed, young as they were, spoke of their parents' wishes for them to study medicine or join the armed forces, but also of their own dreams to go to university, study engineering, join the national cricket team, and even fly planes. They mentioned medicine and teaching too, and many appeared confident that they would be able to achieve these goals if they managed to find a way to attend secondary school. A girl in Muzaffargarh told us that her father had wanted to be a doctor but could not afford to study, and he now encourages her to do well in school and promises he will fund her to study engineering.³⁰ A group of girls in Machar Colony explained they wanted to become doctors, definitely not nurses, because they would make more money and help more poor people.³¹

In Pakistan the mobility of girls is very restricted, limiting their interactions to relatives and selected neighbors only, and discouraging socializing. School opens up a much wider world of social opportunity and personal self-growth for girls that would otherwise not exist. It offers the opportunity to make friendships with other girls at school. As girls from Muzaffargarh told us, they get bored at home during vacations and don't enjoy spending time with family members because they miss their friends and teachers.

TCF secondary schools are unusual in Pakistan in that they are also co-educational. This provides another opportunity for boys and girls to interact in a healthy manner and move past the segregation norms still common in most communities. However, in those parts of the country where girls would not be allowed to study at co-ed secondary schools at all, TCF has run secondary schools with two shifts, one in the morning for girls and afternoon for boys.

²⁸ Mothers' FGD, Shirin Sultan Dossa Campus, February 4, 2015.

²⁹ Girls FGD, AES Lal Pir Campus, Muzaffargarh, February 10, 2015.

³⁰ Girls FGD, AES Lal Pir Campus, Muzaffargarh, February 10, 2015.

³¹ Girls FGD, Vohra Campus-1, Machar Colony, February 16, 2015.

4.2.4 TCF's impact on the home

Mothers told us that whatever manners they had learned in their lives were taught to them by their daughters, through their TCF education. They come home from school telling their parents how one should greet strangers with respect, refrain from gossip and harsh language, speak in a soft voice and without interrupting – and keep oneself neat and clean. For these families, most of which work in the fields or with livestock, these lessons open a window into the world of educated people, and mothers say that the other schools do not provide children with the same opportunity. It increases their respect within their extended families and their daughters' marriage prospects as well. This is a reason that was often cited for sending children to TCF over and above private schools.

“Our daughters teach us whatever manners they are taught in school. They stop us from doing gossip about other people and tell us it is a sin. They say that always greet others with respect.” [Mothers Focus Group Discussion AES Lal Pir Campus, Muzzafargarh.]

“ When we see our children going to school it softens us, when they come home from school and share what all happened in school it distracts us from our worries. It is a very nice feeling seeing them go to school and then receiving them when they come home.” [Mothers Focus Group Discussion: Vohra Campus-1 Machar Colony Karachi.]

The Principals we interviewed see their roles in these terms as well. Naeema Khanum said that when girl graduates come back to the school just to pay it a visit, “We tell them that now you have to raise your children as we guided you.” Principal Afshan Tabassum recalls that mothers in the Bengali community did not know how to recite the *qalma* when she first enrolled their children at TCF, but now their children have a sound understanding of the basics of their religion. But there are limits to what can be done, says Tabassum, because no matter how much they may emphasize cleanliness with mothers and students, it makes no sense if they cannot afford to pay for water for cooking and bathing.

Government schools are believed to “waste the time” of the children, teachers scold and hit them, and produce children who are “not very bright”. In AES Lal Pir Campus, Muzaffargarh, children claimed that the government teachers make students oil their hair, give them massages, clean their houses, and so on.

Girls told us they have learned from TCF not to lie and steal from others, instead they must respect their elders, and help poor people. They have learned about cleanliness, punctuality, how to show tolerance and avoid fighting, skills that they have brought into their homes. Parents in turn say that TCF has made their children sensitive and sensible, they fight less with their siblings and are more helpful at home. Boys behave better on the streets and don't get into as much mischief.

“The advantage I have found in my daughter after sending her to school is that she takes care of her own cleanliness a lot, as well as keeping house clean and others in home as well. Girls now even tell their mothers to take care of neatness, wash hands, don't wear same clothes for several days, change them frequently etc. They learn such things from their teachers. They give attention on their speaking styles ask us to speak Urdu at home. They pay attention to home decoration as well.” [Mothers Focus Group Discussion, Shirin Sultan Dossa Campus, Rawalpindi].

TCF uses real life examples in order to bring to life mathematics and science concepts for primary school children. This enables them to apply concepts they have learned in the home environment. Girls told us they take their mothers shopping to the larger markets further away from home, where Urdu is spoken, and serve as translators for them. Some girls help their

mothers manage the household expenditures since they can do the sums and accompany them to the market.

“I enjoy studying science and mathematics, science helps me understand the universe and mathematics helps in keeping accounts for my mother when she does shopping for groceries to find out if she got the correct change from the shop keeper.”

“Mathematics is easier to understand than other subjects as it helps in keeping account of mother’s [savings] committee and also in keeping records of expenditures for parents and if money is loaned to someone.”

[Girls Focus Group Discussion: Vohra Campus-1 Machar Colony Karachi]

One girl from AES Lal Pir, Muzaffargarh told us that she helps her mother to calculate her agricultural wages, and the income that she makes from cotton-picking every year, and helps her to keep track of the household accounts. In many families the fathers are literate while the mothers are illiterate, so this support from daughters is extremely welcome. One father slowly began to take an interest in his daughter’s education when she started to read out to him every day from her books. Among the Bengali community, the children are learning Urdu for the first time at school, and when they come home they are able to teach their other family members the language, thus helping to bridge some of the isolation faced by these migrants in the big city. Some girls from the focus group in Machar Colony told us they can take their mothers to bigger markets outside the neighborhood where Bengali is not spoken.

There are other benefits too:

“My daughter has given me courage (himmat dilai) to go to school and talk to the principal when I had a problem, now I know I can go and talk to principal about my worries”. [Mothers’ Focus Group Discussion: Vohra Campus-1 Machar Colony Karachi]

“When my daughter comes home from school with her school books, I no longer have to wonder what these books say, as she reads them out to me when I point out something in the book. It is so reassuring there is someone now in our home who can read and we can depend upon for this, we longer have to go out to find someone to help us.” [Mothers’ Focus Group Discussion: Vohra Campus-1 Machar Colony Karachi]

4.2.5 Changing gender norms

(i) Acceptance of girls' education

Change in community attitudes to girls' education can take place over a 3-5 year period while strong links between the school and families are developed. In our Karachi urban sites, families from Pathan backgrounds who were opposed to education previously are now sending their daughters to TCF, whereas the new Pathan migrants who are displaced from the conflict in the north of the country are strongly opposed to girls' education. Nonetheless data trends and interviews in TCF school sites show that communities that were previously not predisposed to girls' education are now more motivated. However, this process takes time and persistent motivation by TCF staff. It is an ongoing task to maintain a positive focus on girls enrolment in schools in Pakistan's diverse communities, because there are so many other forces that persist to counter the changes in community attitudes that are taking place at the same time.

Amongst communities in which TCF has developed a long-term presence, their influence has helped to tip the balance where there is a combination of resistance to and pride in educating girls. Some families report that elders, such as uncles and grandparents, sometimes comment that girls must not study because they "learn dirty things" or "it is not done in our village". Despite the opposition they boast that although they were uneducated themselves they are very proud of these young girls who are the first generation to go to school in the family. The critical factor appears to be the strong backing of the parents, who ignore the detractors and decide to educate a daughter.

In Rawalpindi, mothers said that girls' education was now considered the norm, even such that girls could complete their secondary school education. The problem now was for them to get permission to study beyond Metric, i.e. Year 10. The all-pervasive fear of harassment and insecurity outside the immediate community prevented fathers and elders from allowing their girls to take public transport to attend colleges. The Principal in AES Lal Pir, Muzaffargarh, said that mothers now believe girls' education is a necessity of life, and they themselves struggle to learn how to read essential materials from their literate children or the join the Aagahi program.

Key informants also told us that in their communities the cultural norms were nonetheless changing as a result of girls' education. There were more girls working, particularly as teachers, which was unknown before. Educated girls were having less children and the "home environment" had improved as a result.³²

Fathers who send their girls to TCF play an important role in modeling a positive change in attitude towards girls' education in a previously reluctant community. One key informant from Malir told us that the Baloch community was traditionally opposed to sending girls to school, although as a Baloch he had changed his mind after attending meetings conducted by the Principal of TCF. She later motivated him and other community representatives to encourage other families to send their girls to school, and today he says the trend has changed in part due to his efforts. He notes today more girls are even completing high school. One reason for the continuing trend could be the exposure and encouragement students get when they interact with other TCF students on campuses across the city.³³

(ii) Delayed age at marriage

³² Key Informant Dr. Bilal Ahmed, Dhamial, Rawalpindi, February 6, 2015.

³³ Key Informant Interview Muhammad Javed, Malir, January 31, 2015.

The need to complete studies is used as a reason for mothers to delay their daughters' early marriage. In Karachi West mothers told us that they themselves were married off at ages 13-14, but if they can keep their girls in school beyond Class 5 and up until Class 10/Metric, and then get them to work as teachers, they will be able to marry significantly later. One Principal recalls that when she used to work at a TCF secondary school in Karachi, she persuaded families to let their daughters complete Class 10 because with that degree they could go on to qualify as teachers and thus earn higher salaries! Thus the temptation of having a daughter earning for the family was used to overcome the desire to see her married off early. In Rawalpindi, girls used to get married after secondary school but now the trend was to wait until after they had completed their Metric.

Mothers also expect that their daughters' marriage prospects will improve due to their schooling. Marriages norms appear to be changing, as part of the secular social transformation underway in Pakistan, and mothers spoke about boys and girls who study delaying marriage until 18-20 years of age, or later. Mothers we interviewed do not wish their girls to marry as young as they did, preferring them to marry in their mid-twenties rather than during their teens.

Unfortunately challenges posed by poverty, security, and simple non-availability of educational facilities made their daughters' secondary education a distant dream for most mothers.

(iii) Tackling gender preference in education

In the Muzaffargarh campus in southern Punjab, staff members told us that there were no longer any social or cultural constraints to sending the girls to school, only economic constraints.

“In one household I noticed that they sent the boy but not the girl. I enquired and found that the mother would go in the morning in the fields to work, so she had held back her daughter to take care of her younger siblings and manage the house. I encouraged the mother to let the girl also come, they are both now in Class 5. The boy was the same one who one of the teachers had seen urinating against the wall of the school, they were totally wild, had no manners and it required extra effort to get them assimilated into the school discipline. We started them off from Class 2, these children did not know Urdu at all and the girl knew some basic stitching.” [Principal Rizwana Nosheen, AES Lal Pir Campus, Muzaffargarh]

Poverty forces parents to choose which children to educate, and that usually means only boys have a chance to study. Here the Principal has played an essential role in helping communities realize that sending their girls to school alongside boys is valid and important. She recalls, “In the beginning I had to do a lot of convincing, but now I have a waiting list all the year round for primary.”³⁴ Her concern now is to ensure that the poorest households in the community are informed about TCF and its subsidized fee structure.

Even in Rawalpindi, which is a more urbanized environment, another Principal comments, “The culture here is to park girls in low cost schools till such time as she is of a marriageable age. They will spend money on boys education up to a point until he can earn³⁵.” But over the years attitudes have changed, even in more conservative parts of the country. Sometimes a positive

³⁴ Principal Rizwana Nosheen, AES Lal Pir Campus, Muzaffargarh, February 9, 2015.

³⁵ Principal Naeema Khanum, Shirin Sultan Dossa Campus, Rawalpindi, February 4, 2015.

change in community attitudes is very easy to achieve. If TCF opens a secondary school, parents may enroll their daughters without voicing any hesitation, simply because the school is close to their homes.³⁶

When girls do enroll in a TCF primary school, the staff makes a concerted effort not to treat them differently because of their gender. Teachers are trained to show boys and girls how they can work together. There are subtle yet effective methods to challenge gender norms, such as ensuring they sit together around their tables, take equal turns at the blackboard and perform classroom tasks together.

TCF recently set up a house system, in which students are divided into different houses that compete against each other in sports and other achievements. We were told that the house system works as a means to defy the dominant culture of male superiority and sex segregation³⁷. Boys and girls work together as members of these houses to show their abilities in terms of the school's core values, such as sharing, politeness, and not fighting. The system has helped to ensure that girls are included in teams, and that boys and girls work together "as brother and sister" even at an age when gender segregation norms begin to kick in (Class 4 and 5). Class observations during fieldwork showed a high degree of cooperation and relaxed interaction amongst boys and girls, who often work together in groups. One girl from Soorty School, Malir Karachi, told us, "We don't consider boys as boys but as class fellows and we work and play with them." Each class has leadership positions, known as prefects, for both girls and boys who excel academically, have regular attendance, and engage in extracurricular activities. Teachers tell us they are trained to be careful not to praise students on the basis of their gender or reinforce gender roles through their comments.

4.2.6 Citizenship and entitlements

Education is one of many elements that go into building a more open and tolerant society. Among others are breaking of traditional social hierarchies that keep the poor disenfranchised, and enabling them to exercise their rights equally as citizens.

TCF seeks out the poorest children in the community and encourages them to enroll in school without affordability becoming an obstacle. The poorest families are the most marginalized, which means they belong to families that engage in occupations of low value, such as manual labor, shrimp cleaning or farming, as we have seen, and belong to castes that are low in the hierarchy. Bengalis are marginalized further because they are illegal immigrants and subject to routine harassment from law enforcement. One father told us certain castes also refuse to send their girls to school, such as the Rajputs in his area, although he is trying to encourage them to do so.³⁸ In Rawalpindi, a key informant explained that most of the families in the locality were Chaudhrys, a relatively higher caste, and they send their children to private schools. The remainder is ethnic Pathan and Kashmiri, who either don't send their children to school, or send them to TCF or government schools.

These groups would be unlikely to attend other private schools in their communities, as those would be filled with children from more influential families, the poorest would be more likely to attend government schools if there was that option. However, even government schools are not

³⁶ Key Informant Interviews, Dhamial, Rawalpindi, February 2, 2015.

³⁷ Principal Rizwana Nosheen, AES Lal Pir Campus, Muzaffargarh, February 9, 2015.

³⁸ Interview with Abdul Qureshi, father, Sain Dad Goth, Karachi, January 30, 2015.

free from the influence of caste and privilege, as research has shown, and exclusion of marginalized families takes place there as well.

In urban Karachi, the TCF schools create a mixed ethnic and caste environment for the students. Outside the school premises families do not interact across ethnicities and live in community clusters organized along these lines. Often contact between ethnic groups is hostile, as we witnessed between the newly arrived Pathans from conflict-affected Waziristan and local Bengali residents. However within the school, children from Pathan (older residents of the area), Kutchis, and Bengalis shared the same classrooms without tension.

In the AES Lal Pir Campus, Muzaffargarh mothers praised the school for enrolling students from a mixed-caste background. Social stratification is reflected in the composition of private as well as government schools, although official data rarely reports it (Gazdar, 2000). In our interviews, mothers listed the names of the castes represented in the student body, and they ranged from higher to lower in the social hierarchy.

TCF requires basic identification documents, such as birth certificates, for admission purposes. When a TCF school first opens in a community parents usually cannot produce birth certificates for their daughters or sons, yet the Principal allows the girls to enroll nonetheless. The Principal from Rawalpindi told us that initially when mothers came to enroll their children they did not know their daughters' ages.³⁹ They assist them in approaching the union council offices and getting these documents made. When a school has been operating in a community for a longer length of time all new enrolments are able to meet the formal requirements because parents have become more familiar with the procedures.

Recognition of their citizenship status, particularly amongst the poorest, is a first critical step towards enabling them to access their rights and benefits as Pakistanis. Students will need their birth certificates to get national identity cards when they turn 18. For example, identity cards will enable the poorest among them to access social protection schemes such as Benazir Income Support Program or Watan Cards, or *Zakat*. They will need documentation to open bank accounts and take loans. It also enables them to register and cast their votes. Soon, identity cards will become mandatory to prove that a girl is 18 upon signing her marriage certificate, the age at which marriage is now legal for both sexes.

³⁹ Interview with Principal Naeema Khanum, Shirin Sultan Dossa Campus, Rawalpindi, February 4, 2015.

5 Challenges

There are on-going challenges that TCF faces which require flexibility in its planning and risk management strategy, and also affect the day-to-day operations of the schools on the ground.

5.1 Security

The ongoing conflict situation in parts of Pakistan affected our ability to visit certain TCF schools, although they were still operational. Due to a terrorist attack on a Peshawar-based army school in December 2014, in which over one hundred children were killed by the Taliban, parents across the country have become fearful of sending their children to school, no matter where the location. Girls from the AES Lal Pir Campus, Muzaffargarh mentioned that after the massacre they prayed for the children murdered and collected charity for their families. One girl said, "We don't feel afraid of the terrorists instead our resolve for education has increased." Another added that her mother said there is no need to be afraid of going to school, because, "even if you died your soul would go to heaven".

This event has enhanced existing perceptions amongst communities, both urban and rural, which persist over time that "conditions in general are not safe and girls must not roam about outside the home." Since law and order is indeed a problem in Pakistan, and violence against women and girls *does* take place with impunity, it is difficult to disabuse people of this ongoing perception. Girls' education suffers as a consequence, since they are only able to attend schools that are nearby.

In Machar Colony, for example, there is a high level of crime and the Principal believes more than half of the students' fathers are engaged in such activities. Many families are involved in illegal human trafficking, the drugs trade, or gambling. Criminals from other parts of the city come here to hide, and there is little to no police presence. Various mafias have tight control over the supply of essentials, such as water.

TCF has accommodated itself to this challenge in many ways. The building itself is a haven from the outside world: it has high boundary walls, a secure gate, guard, and a solid cement structure, unlike the homes surrounding it. The primary school is located within walking distance from the community. Its staff and Principal are known and trusted. In the two sites we visited in urban Karachi, when there were occasional strikes and political trouble, the community members informed them in advance if the school needed to be shut down for safety reasons. Otherwise, it was usually able to remain open even if other Karachi schools were not. Parents feel that their children, particularly their daughters, are safe within the TCF boundary walls, and this has been a factor encouraging them to enroll and retain their girls in the school.

5.2 Poverty and child labor

Poverty is a major obstacle to sending children to school because their labor is required to earn money to run the household. In our community sites families earned Rs 5,000-12,000 (USD 50-120) per month on average. At Vohra Campus, Karachi West almost all the children were engaged in cleaning shrimp both before (i.e. at dawn) and after school hours. Out of school children included those who could not be spared because there was no one else for this task available at home during the day. In some homes, girls who did not attend school were working with their mothers as maids and cleaners. In those families without a mother or a father, children were needed to work to pay house rent and daily expenses. The very poorest families do not send their children to any school at all, and initially were reluctant to send their children to TCF and forego the money they earned. Conversely, unemployment was cited as a reason for not

enrolling children, since some families did not believe it led to better job prospects and therefore was not worth the efforts or investment. In peri-urban site Basti Budh in Muzaffargarh, mothers go to the field to work and keep their older daughters at home to care for the younger children while they are away. Yet other mothers take their daughters to work with them as domestic help in the houses of landlords. Older girls, including some who have been taken out of school after Class 8, also learn the art of embroidery at home and earn money from piecemeal work. Some girls sell milk before coming to school each morning.

5.3 Puberty and the onset of adolescence

Cultural norms across ethnicities in Pakistan vary in terms of the restrictions on girls' decision-making, mobility, and access to services once they reach adolescence, but they all impose some level of prohibition upon their freedom of movement. This includes their mobility to access schooling. While this affects the attendance rate of girls in secondary school more dramatically, if girls reach puberty while still in primary school, they will often be pressured by male family members to withdraw. They also experience new restrictions on their mobility outside the home and freedom to interact with non-relatives (Khan, 2014). In the Machar Colony site, once girls complete Class 5 they come under pressure to stop their education altogether since they are not allowed to travel the distance to the secondary school. Even to attend Class 5, some girls face pressure from their brothers to stay home to avoid being teased by other boys. Among the Bengali community, once a girl starts menstruating, the custom used to be to isolate her for ten days within her home, and then restrict her mobility, ultimately to withdraw her from school and marry her off. The Principal tells us that this norm has now begun to change, in some part because girls are adamantly refusing to be pushed into early marriage.

Nonetheless, the pressure is so strong that TCF faculty has to exert constant pushback to keep girls enrolled as they get older. In the Shirin Sultan Dossa Campus, Rawalpindi, the Principal tells us that a father withdrew his daughter, supported by his sons, when she was in Class 6 and attained puberty. Despite the girl's tears and the Principal's pleading, they did not relent. The Principal was currently engaged in discussions with yet another family to try to delay the marriage of their daughter in Class 5. The school guard at the TCF secondary school, too, had married his daughter off when she was in Class 8.

Stories of girls eloping, as in Kot Addu, Muzaffargarh, do not help matters, and this is one reason why some parents still support the idea of early marriage. Parents fear that men will approach their daughters in public places and make offers to them, so they argue in favor of restricting their mobility and marrying them off as soon as possible⁴⁰. The Principal told us they have to give "a lot of moral lessons" to the girls; she tells them the school's and their own future depends on their good behavior, especially when they are outside the school's premises.

Most important, though, it is through the school's working with the mothers that girls get support during puberty. As one Principal put it,

"At this stage in the girls life mothers distance themselves from their daughters by being over critical about them and their behavior, their way of sitting, standing, walking, dressing, and so on. Also they start saying about their daughter that she will get married soon. Girls start to lose confidence, they stop playing, they become more withdrawn and shy and distracted. They also begin to lose interest in studies as they are constantly hearing that they will be married soon.

⁴⁰ Key Informant Interview Malik Niaz, February 9, 2015, Kot Qasba, Muzaffargarh.

Mothers need to bring their daughters closer to them by being more reassuring and less critical.” Naeema Khanum, Principal Shireen Sultan Campus, Rawalpindi

Sexual harassment of girls increases manifold with the onset of puberty, and it is compounded in localities where ethnic tensions are high. One mother from Vohra Campus, Machar Colony told us they advised their daughters to keep their heads down and not talk to each other when they passed Pathan houses on their way to school, and they felt scared themselves when they had to go to TCF to pay the school fees, because boys threw stones at girls passing by and at the school windows. Pathan families newly arrived in Karachi do not allow their wives to leave their homes and their daughters to study. The problem has developed into a full-blown security threat, with the same Pathan men and boys threatening to shoot at the school if they spy any of the students looking through the windows at their homes, and they regularly throw stones at the windows to enforce their point. When we visited the school we saw the broken windows, and were told that students had been injured over the previous weeks due to the stone-throwing. The harassment has led to at least one girl withdrawing from TCF.

5.4 High cost of building and running TCF schools

Amongst communities with primary schools there is high demand for a secondary school as well, particularly among girls. There is a drop out of girls from primary to secondary levels if there is no secondary school in the immediate vicinity, i.e. walking distance for girls from their home. Secondary schooling requires investing in building, laboratories, teachers and staff etc. The original TCF structure involved building one secondary school with two sections for each class that would take students from three primary schools in the area. TCF’s next five year plan is one of consolidation; to ensure secondary schools exist wherever there is a presence of TCF primary schools.

On the whole, TCF is cost effective as compared to the public sector expenditure on primary education. The annual cost per student in 2014 is US\$ 156 (Pak Rs 15,600). The Government of Sindh utilizes an annual budget of US\$ 92 million (PKR 92 Billion) to educate 4 million students, averaging a cost of US\$ 230 (PKR 23,000) annual cost per child, which is much more than that of TCF.⁴¹

Table 17: TCF Cost per school unit (operational) (US\$)

	2011	2012	2013	2014
Total Costs ('000)	9,800	11,899	14,524	18,057
No. of School Units	660	830	910	1000
Per/unit Costs ('000)	15	14	16	18

Source: TCF data

The cost effectiveness of preparing students to become better citizens, must not be ignored either, as it would mean reduced costs to the government due to better health, and improved security due to control of other losses from reduction in militancy, and more.

⁴¹ These figures come directly from TCF.

5.5 TCF's sustainability plan

TCF states that its long-term vision is to bring lasting changes to the communities in which its schools are established. Students will achieve basic education and increasing numbers will go on to receive higher education and technical degrees as well. Both men and women will be able to return to their communities and bring positive social change – such as role modeling more equitable gender norms, establishing businesses and new organizations, and helping to empower local people to help themselves.

From a financial perspective, TCF seems to have achieved a steady state of momentum from its fundraising strategy (which encompasses support groups in 30 global cities). TCF has recorded a steady increase in donations averaging a compounded annual growth rate of 22%. Over 90% of income is from donations, with the remaining income from investments or disposal of operating fixed assets (which primarily consist of school buildings with a net book value of PKR 2.6B in 2014 and school teacher transport vehicles booked at PKR 300M in 2014). The general fund stands at PKR 700M, and had retained a PKR 58M surplus in 2012 but was depleted over the last two years with a deficit of nearly PKR 62M or nearly 2% of total income. There is an endowment fund of PKR 973M kept in perpetuity for school operations.

TCF's five year plan includes a worldwide endowment funding campaign to commemorate the completion of 1,000 School Units in 2014. The goal initially was to collect a \$100 Million in endowment funds for the support of 100,000 students for 100 years. The initial principal amount will remain intact for perpetuity and the cash generated from investment return will be used to support students.

6 Lessons for good practice

TCF has developed certain key practices that may serve the purposes of other organizations working to improve girls' education rates in difficult contexts around the world. These practices can be operationalized whether or not the schools expand into a network as large as TCF's, although they would be critical to the sustained success of any such equally ambitious program.

Sustained community engagement: TCF engages with community before a new area is selected for an intervention, ensuring buy-in of influential community leaders through dialogue. Community leaders then help identify a school site, facilitate a land donation, and are called upon for any number of instances to help facilitate operations of the school. This is the first step that has been the backbone of TCF's success in the community. The sustained relationships of its staff with families is key to the ongoing participation of girls in TCF schools, which includes outreach programs such as adult literacy classes for community women, monitoring of girls' attendance and follow-up of absences, counseling of families, parent teacher meetings, school events, flexible fees, etc. Community members feel a sense of ownership of the school and believe their children are secure there, often more so than in their own homes.

Policy Recommendation: To ensure access to families of the poor and marginalized in a community and build trust among them to send girls to school, sustained personal contact by school staff is essential. This is particularly true in societies where women's and girl's mobility is restricted. Engagement with community leaders is a key point of entry into homes.

Strong administrative support structure: A key point of differentiation in TCF compared to other low cost schools is the strong support structure for each TCF school. Field teams in the area and the regions ensure successful execution, in addition to central support from head office Education (such as training as mentioned in the next point) & quality assurance teams. Additionally, there are centralized support functions such as supply chain (fleet management and bulk procurement of books and uniforms for economies of scale), IT (which allows for initiatives like one recently implemented that enables SMS based alerts to HR for teacher vacancies to shorten recruitment time, as well as the Learning Management System for teacher training). A dedicated department facilitates scholarships for alumni wanting to study further, and several volunteer programs are in place to ensure that students are taken through career counselling, mentorship programs, and a summer camp to enhance learning outcomes

Policy Recommendation: Individual primary schools need to be overseen and monitored closely by an engaged administrative system that keeps their targets on track, particularly with respect to ensuring 50 per cent girls' enrolment, monitoring absenteeism and withdrawals with a view to reducing them, and ensuring quality of the school infrastructure and operations.

High quality education: TCF experience has shown that parents of girls from low income communities are typically looking for safety and security, and a good quality school typically determined by extrinsic factors such as the school campus / building / premises. TCF ensures that these requirements are met, and also ensures that good quality is measured through metrics such as APR (the average percentage rating or the average exam results of its schools), and external Government Board examination results in grades 5, 8, 9, and 10. Mechanisms to deliver this quality are in place such as 100+ hours of annual teacher trainings including investment in developing leadership skills in Principals, self-developed textbooks and teacher guides where the market could not deliver adequate quality, and a medium of instruction as Urdu where most schools focus on the aspirational language of English as a medium of instruction. As a result, while the quality of private education in Pakistan varies and

the public sector is weak, TCF has maintained its own standards. The fact that TCF schools are seen to offer more than a simple education makes them very attractive to families who struggle to improve their options in life.

Policy recommendation: Low-income families care about quality education, and it remains essential to building credibility and building a society that believes investing in girls' education will lead to better lives and livelihoods for families.

Commitment to TCF mission: The Principal in particular, along with her staff, are extraordinarily committed to the TCF vision of bringing the disenfranchised children of Pakistan and at least 50% girls into all their schools. They often travel great distances every day to work, but attend regularly and exhibit excellent cheer and dedication on the job.

Policy recommendation: The Principal is the key element in the school which can build the school's credibility and must be trained and motivated. Motivation can come from building a strong connection between the faculty community and the service to the country, and to the cause/mission of educating the poor which goes beyond personal employment gain/compensation/benefits is necessary for sustaining commitment. From the organization itself, there needs to be transparency, honesty, and a clear intension of investing in teachers, and the perspective of helping and supporting them to improve skills (compared to a negative attitude of penalizing poor performance). Additionally, TCF's HR policy allows for *iddat* leave (bereavement period for widows), *haj* leave (for women wanting to go to the Islamic Pilgrimage), etc. customized to meet the needs of the faculty, as well as the transfer policy that often allows for teachers to continue teaching at TCF schools after moving cities / homes such as after marriage. All these components are critical in enabling a positive culture of collaboration.

Strong female role models: When girls attend TCF they see for the first time professional women, in the form of the principal and the teachers, and have new role models on which to base their aspirations. Many of them do become teachers themselves. The principal becomes the most important role model in the community, of an independent woman encouraging parents – both men and women -- to become facilitators of change by allowing their daughters to study, delaying girls' age at marriage, and eventually allowing them to bring in an income from paid work as teachers or tutors. The principal even counsels the parents, particularly mothers, on marital and other domestic issues which have a bearing on their children's ability to attend school. The multiple points of contact between the principal and community are key moments of potential social change in support of gender equity in the long run.

Policy recommendation: In order to build support for sending them to school, families need to see that girls' education creates employment options. Other players can replicate this by creating opportunities for work for girls with varying degrees of education to increase enrolment levels and benefit from the social development outcomes.

Infrastructure: is critical for ensuring successful girls' enrolment, from a location recommended by the local community within walking distance of children, accessibility in terms of security and local customs, and environment conducive to learning

Faculty: three facets of TCF faculty aid girls' enrollment (1) all-female faculty so parents are comfortable enrolling girls (2) door to door transport (3) 100+ hours of annual training become important in ensuring all faculty members are at par with the required quality.

Policy recommendation: all female faculty in schools, supplemented by teacher transport and teacher training

Scholarships/affordability: critical to girls' enrolment is the inherent affordability of TCF schools. The fee is subsidized, and further scholarships are available so that a fixed portion of income goes towards fees regardless of the number of children enrolled from a family (for example PKR 300 is determined as the affordability of education for that family based on income – determined through education and profession – if one child goes the fee will be PKR 300, if five children are enrolled the fee will be PKR 60 / child totaling the same PKR 300).

This encourages parents to send all their children, and not limit enrollment, as typically parents with limited money will send only one child, often the eldest or the brightest son. Girls are often the last on the priority list for an investment in an area such as education.

Policy recommendation: economics must favor girls enrolment, delivered through subsidies and scholarships.

6.1 Conclusion

The original query for this case study was to explore if the TCF methodology for girls' enrolment and retention was addressing the structural causes that foster a gender gap in education in the first place. Our research shows that in many ways it is indeed doing so, and it is in a position to lead the way towards showing other educational institutions in Pakistan what must be done if they are to take seriously the issue of girls' education amongst the under-served. The transformative potential of its model comes from the work that TCF does at the community level where each primary school operates. By involving the community in the process of setting up the school it creates buy-in from the start, which is followed up by the Principal and staff personally recruiting students from their homes by engaging with the parents and serving as extraordinary role models for women. Social change takes place one person at a time, and by winning mothers in particular over to the mission of educating girls, TCF is helping to create a movement in favor of gender empowerment even if it is not explicitly stating so. Another element is added to this process when TCF offers adult literacy classes for women, sending out the message that it is never too late for women to assume some responsibility for their own education, and thus join this process of change, which many mothers and older girls do willingly. TCF teachers are all women, which is critical to gaining community support for sending girls to its schools. When further impediments are removed, such as affordability, accessibility and quality issues, which are all reasons why families withhold education opportunities for girls, the chances of their enrolment increases further. Once the girls are in school, close personal attention to their attendance and reasons for their absenteeism helps to ensure their retention rates are high.

To contextualize the gender impact of the program it is useful to turn again to the Gender Gap Index 2014, a ranking based on indicators in the areas of economic participation and opportunity, educational attainment, health and survival and political empowerment. The above discussion in Section 4.2 highlighted that TCF has managed through the structure and then the impact of its work on girls' primary school enrolment to affect certain areas critical to narrowing the inequalities that lead to the gender gap in Pakistan. First, it offers a program that is women-centered, providing employment for women teachers and administrators, bringing literacy to thousands of women, and educating thousands more girls (and boys). This education will provide them opportunities for employment that were closed to them otherwise. Second, women's ill-health in Pakistan is directly linked to their early marriage, unwanted and unplanned

child-bearing, and lack of access to services. Our case study has shown that TCF primary schools are tackling head-on the practices of early marriages and through educating girls empowering them to make healthy choices regarding their bodies and in the future knowing how to access resources for health care. Third, political empowerment of women is built upon a bedrock of citizenship rights that have to be claimed, and TCF is enabling girls and their mothers from deeply disenfranchised communities to start the process with obtaining basic documentation, and of course the education needed to exercise these rights fully.

There are challenges facing TCF as it seeks to expand further in an environment filled with many unpredictable scenarios and socio-political constraints, but it will no doubt continue to be a leader in the movement to achieve universal girls education in Pakistan.

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Annex I: Methodology of qualitative research component

In each of the four sites the following research tools were used:

Box 2: Research Methodology

Type of Research Tool	Purpose
Community Profile	Collection of basic socio-economic, infrastructure, ethnic and other information of the community relevant to the research.
2 Key Informants	Interviews to collect overall information about the socio-economic profile of the community and norms pertaining to education of girls, and views of the local TCF school.
2 Household Profiles	Detailed socio-economic profile of 2 homes of children studying at the local TCF school.
2 Fathers' Interviews	Interviews with fathers from the two households profiled, following guidelines to cover issues discussed in the report.
1 Focus Group Discussion with Mothers	Group interview with 10-12 mothers of girls studying at TCF primary school.
1 Focus Group Discussion with Girls	Group interview with 8-10 girls studying at TCF primary school from Class 4-5.
1 Prefect Girls Interview	Group interview with 4-5 Prefect girls from TCF primary school from Class 4-5.
2 Staff Interviews	Individual interviews with two teachers from the TCF primary school.
1 Principal Interview	Individual interview with Principal of each TCF school visited.
Class Observations	Written observations taken by field researcher while sitting in on some classes during school hours at TCF.

All staff, Principal, focus group, father, and key informant interviews were recorded and transcribed. Interview data was analyzed for thematic patterns and insights relevant to the research and included in this case study. Specific interviews are footnoted in the text.

Annex II: Community-based profiles and district level education statistics

i. Rawalpindi site report

District Education Profile (Primary Level)

Annex Table 1: Gross enrolment rate⁴² at the primary level (ages 5-9), by province & district (excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	109	108	108	99	88	94	102	94	98
<i>Rawalpindi</i>	110	111	110	120	122	121	114	117	115
National	107	102	105	95	76	86	98	83	91

Survey source: PSLM 2012-13

The GER at primary level in Rawalpindi is 115%; 24 percentage points higher than the national average and 17 percentage points higher than provincial average. The gender gap in GER at primary level in Rawalpindi is in favour of females, 114% males are enrolled as compared to 117% females, opposite to the national and provincial trend where male GER exceeds female. In Rawalpindi female GER is slightly higher than males both in urban and rural areas, in contrast to provincial and national levels.

Annex Table 2: Net enrolment rate⁴³ at the primary level (ages 5-9), by province & district (excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	69	70	70	62	57	59	64	60	62
<i>Rawalpindi</i>	73	69	71	78	75	76	75	72	73
National	67	66	67	58	49	54	61	54	57

Survey source: PSLM 2012-13

The NER at primary level in Rawalpindi is 73%; 16 percentage points higher than the national average and 11 percentage points higher than provincial average. The gender gap in NER at primary level in Rawalpindi is in favour of males, 75% males are enrolled as compared to 72% females, following national and provincial trends. In Rawalpindi NER for females is slightly lower than males both in urban and rural areas, similar to provincial and national levels.

⁴² PSLM- 2012-13 “Gross enrolment rate (GER): [Number of children attending primary level (Classes 1-5) divided by number of children aged 5 - 9 years] multiplied by 100.”

⁴³ PSLM 2012-13 “Net enrolment rate (NER): [Number of children aged 5 - 9 years attending primary level (Classes 1-5) divided by number of children aged 5 – 9 years] multiplied by 100.”

Annex Table 3: Percent distribution of the population that has completed primary level education or higher

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	73	65	69	55	38	46	61	47	54
<i>Rawalpindi</i>	82	71	76	81	61	70	81	67	73
National	74	62	68	53	31	42	60	42	51

Survey source: PSLM 2012-13

The percentage of the population that has completed primary level education or higher in Rawalpindi is 73; 22 percentage points higher than national average and 19 percentage points higher than provincial average. In Rawalpindi 81% of males have completed their primary level education or higher as compared to 67% females. This follows national and provincial trends of female completion rates being lower than males. The gender gap in urban areas is 11 percentage points, 3 percentage points higher than the provincial average. In rural areas the gender gap is 20 percentage points, also 3 percentage points higher than provincial average.

Annex Table 4: School infrastructure Rawalpindi

Province/District	School Infrastructure Score	Availability				Building Condition Satisfactory
		Electricity	Water	Toilet	Boundary wall	
Punjab	87	74	94	92	87	87
<i>Rawalpindi</i>	85	75	88	91	83	88
Pakistan	62	57	64	65	68	57

Survey source: Alif Ailaan District Rankings Data, 2015

Site Details

Box 3: Site details Rawalpindi

Province	Punjab
District	Rawalpindi
Tehsil/Taluka	Rawalpindi
Union Council	Lakhan
Mauza/Deh/Mohalla	Dhamial
Village/Basti	Dhamial
Rural/Urban	Peri-Urban
Date of fieldwork	4 th – 6 th February, 2015

Dhok Lakhan consists of 450 households. The population of the village is almost 2,500. Almost all the houses are *pacca* (solid structure). Since the year 2000, almost 40% of households are engaged in employed labor while 50 households run their own businesses. Approximately 150 households are daily wage laborers. Twenty households in the settlement are considered rich, most of them belong to Rajput and Gujjar castes. Two hundred and fifty to 300 households are considered middle income households, their monthly income lies between Pak Rs. 15,000-

20,000. There are 100-120 households which are considered poor and almost all of them are daily wage laborers.

According to the community only 10-15 households are destitute and mostly belong to the Pathan ethnic group. According to the community most of the middle class and rich households are natives of the area while the poor households are tenants and late settlers. Almost 40% of households are long-term residents while the rest settled in the area during the past 20 years. Gujjar, Rajput, and Syed, who are considered native to the area, mostly own their own land. The Rajput and Gujjar are dominant castes in the community while Pathans are considered marginalized. Pathans and Kashmiri ethnic groups are relatively new to the area and most of them are tenants. The residents of the village belong to different religious groups; Shia, Ahle Hadis and Sunni (mostly Deobandi).

Water supply is an issue in the area, although there is piped water it is not functional in some parts of the settlement. Only 5-6 households have tube wells at home but most residents of the area get drinking water through water tankers. There are many corner shops in the community and the market is 1 km away, but residents considered the main market 3 km away from the village. The post office and bank are at a distance of 1 km. The village does not have any government health infrastructure such as Basic Health Unit, though private health facilities are available in the settlement. Most roads in the settlement are metaled and there is electricity and gas. All households have latrines.

When the TCF School was built in the area there was no other school. The land was provided by Haji Iqbal (of Rajput caste). Now there are 5 private primary coeducational schools and 5 high schools for boys and girls in the area. There are also two government primary schools each for boys and girls. Government high schools for boys and girls exist at a distance of 5 km from the village. The government colleges for boys and girls are at distance of 2 and 4 Km respectively. There are numerous well-known branches of private schools in the settlement near the village such as Kiana School systems, Asif School System and Allied School Systems etc. There are 5 *madrassahs* in the area from which three are of Ahl-e-Sunnat Wal Jamaat (ASWJ), one is Deobandi and one of the Shia sect.

Residents did not have any concerns with regards to security, education and mobility. However, after the Taliban attack on an army school in Peshawar where 132 were killed, they do have reservations about the security of their children in schools.

Box 4: Key informants interviewed Rawalpindi

Name	Occupation/affiliation	Location
Dr. Bilal Ahmed	DHMS, Clinic in the village	Ahmed Abad near to the village
Chaudhry Ashiq	Construction related business, Member of local welfare society	Dhamial (Old residents)
Chaudhry Shakeel	Construction related business, Political and social worker	Dhamial (Old residents)

ii. Muzaffargarh site report

District Education Profile

Annex Table 5: Gross enrolment rate at the primary level (ages 5-9), by province & district (excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	109	108	108	99	88	94	102	94	98
<i>Muzaffargarh</i>	109	117	113	91	70	81	93	76	85
National	107	102	105	95	76	86	98	83	91

Survey source: PSLM 2012-13

Primary GER in Muzaffargarh is 85%; 6 percentage points lower than the national average and 13 percentage points lower than provincial average. Female GER at primary level is 17% lower than males in Muzaffargarh, similar to national and provincial trends. In Muzaffargarh female GER is lower than males' in rural areas, similar to provincial and national trends, however it is higher in urban areas. Rural GER is 32 percentage points less than urban and for females it is 47 percentage points less.

Annex Table 6: Net enrolment rate at the primary level (ages 5-9), by province & district (excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	69	70	70	62	57	59	64	60	62
<i>Muzaffargarh</i>	69	73	71	54	45	50	56	48	52
National	67	66	67	58	49	54	61	54	57

Survey source: PSLM 2012-13

Primary NER in Muzaffargarh is 52%; 5 percentage points lower than the national average and 10 percentage points lower than provincial average. NER is 56% for males and 48% for females. Rural NER is 21 percentage points less than urban. The gender gap in rural areas is 9 percentage points, in favour of higher male enrolment. In urban areas there is a reverse gender gap where female NER exceeds male NER by 4 percentage points.

Annex Table 7: Percent distribution of the population that has completed primary level education or higher

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	73	65	69	55	38	46	61	47	54
<i>Muzaffargarh</i>	70	57	63	44	22	33	48	28	38
National	74	62	68	53	31	42	60	42	51

Survey source: PSLM 2012-13

The percentage of the population that has completed primary level education or higher in Muzaffargarh is 38, 13 percentage points less than national average and 16 percentage points less than provincial average. In Muzaffargarh 48% of males have completed primary level education or higher as compared to 28% females. The overall gender gap is 20 percentage points in Muzaffargarh, which is higher than the provincial average where it is 14%. The gender gap in urban areas is 13%, 5 percentage points higher than the provincial average in urban. In rural areas the primary school completion rate is 33% as compared to 63% in urban areas. A gender gap also exists in rural areas where male primary school completion rates are double the female rates.

Annex Table 8: School infrastructure Muzaffargarh

Province/District	School Infrastructure Score	Availability				Building Condition Satisfactory
		Electricity	Water	Toilet	Boundary wall	
Muzaffargarh	87	76	97	93	82	86
Punjab	87	74	94	92	87	87
Pakistan	62	57	64	65	68	57

Survey Source: Alif Ailaan District Rankings Data, 2015

Site Details

Box 5: Site details Muzaffargarh

Province	Punjab
District	Muzaffargarh
Tehsil/Taluka	Kot Addu
Union Council	Budh
Mauza/Deh/Mohalla	Budh
Village/Basti	Budh
Rural/Urban	Rural
Date of fieldwork	8 th – 10 th February, 2015

Basti Budh is located near a metaled road which leads to the main city of tehsil Kot Addu. There are four other *bastis* around Basti Budh within almost half a kilometer radius. The people

of Basti Budh have had residential rights since 1980. According to community members, poverty in the area is due to the prevalence of drug addicts.

There are almost 300 households in Basti Budh and approximately 2,500-3,000 residents. According to the community, 40 households own agricultural land. Almost 290 houses are *pacca* in the *basti*. Twenty households belong to small and medium land owners while 8 families own more than 20 acres of land.

Mostly residents of the *basti* are daily wage laborers engaged in both agricultural and non-agricultural work. Approximately 90% of households own livestock, owning up to five animals. Almost 180 households are considered poor and 24 destitute, while the remaining 90 are considered middle income households.

Residents of Basti Budh belong to the following castes: Budh, Muhajir, Langa, Sial, Mirasi, Lohaar, Sipra and Jatt Solagi. The dominant caste of the village is Budh. The residents of the village belong to both Shia and Sunni sects. Within the Sunni sect people are mostly Barelvis.

The village has a Basic Health Unit (BHU) while the maternity and child home is 6 km away from the village. Two hundred and seventy households obtain drinking water from hand pumps installed within their homes and 30 households have electric motors. The village does not have gas but it has electricity. Residents of the *basti* use wood for cooking. Almost 275 households have a latrine within their houses. The *basti* does not have a public call office, bus stop, post office, bank or livestock office. The nearest post office and bank are at a distance of 6 km from the village. The bus stop is 4 km from the village and the large market is 25 km. There are general shops and a small bazaar in the village.

The major crops grown in the village are rice, wheat, sugar cane and cotton.

According to key informants, there is one government girl's primary school in the *basti*, while the girl's government high school is 3 km away. There is one TCF school for boys and girls. There are no primary schools for boys in the *mouzah*, but there is a secondary school. There are two *madrassahs* in the village one is of a Barelvi sect and the other is Deobandi, which provide basic religious education to children. There are no separate *madrassahs* for girls. There is also a private tuition academy in the village. Girls prepare for private exams after Metric because the college is 20-25 km away from the village. There were no security concerns regarding education and mobility in the village.

Box 6: Key informants interviewed Muzaffargarh

Name	Occupation/affiliation	Location
Malik M. Niaz	Retired teacher from Government Higher Secondary School, Budh	Basti Budh
Malik M. Shafih	Land landlord and political leader	Basti Budh

iii. Karachi site report

District Education Profile

Annex Table 9: Gross enrolment rate at the primary level (ages 5-9), by province & district (excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sindh	106	96	101	80	54	68	89	71	81
<i>Karachi</i>	114	105	110	105	82	95	114	104	109
National	107	102	105	95	76	86	98	83	91

Survey source: PSLM 2012-13

Primary GER in Karachi is 109%; 18 percentage points higher than the national average and 28 percentage points higher than provincial average. GER is 114 for males as opposed to 104 percent females, similar to national and provincial trends. Rural GER is 15 percentage points less than urban. Male GER exceeds female by 23 percentage points in rural areas while in urban areas male enrolment exceeds female by 9 percentage points.

Annex Table 10: Net enrolment rate at the primary level (ages 5-9), by province & district (excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sindh	64	63	63	51	38	45	56	48	52
<i>Karachi</i>	62	64	63	48	45	47	61	64	62
National	67	66	67	58	49	54	61	54	57

Survey source: PSLM 2012-13

Primary NER in Karachi is 62%; 5 percentage points higher than the national average and 10 percentage points higher than provincial average. Female NER at primary level is 3 percentage points higher than males in Karachi, in contrast to provincial and national trends. In Karachi female NER is higher than males in urban areas, while it is lower in rural areas. Overall rural NER is 16 percentage points less than urban.

Annex Table 11: Percent distribution of the population that has completed primary level education or higher

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Sindh	76	63	70	46	16	32	62	41	52
Karachi	80	72	76	49	31	40	79	71	75
National	74	62	68	53	31	42	60	42	51

Survey source: PSLM 2012-13

The percentage of population that has completed primary level education or higher in Karachi is 75; 24 and 23 percentage points higher than national and provincial average respectively. The overall gender gap in completion rates is 8 percentage points in Karachi, lower than provincial figures where it is 21 percentage points in favour of males. The gender gap in urban areas is 8, 5 percentage points lower than the provincial average in urban areas. In rural areas this gap is 18, 12 percentage points lower than the provincial average in rural areas. There is a significant difference between the urban and rural completions rate. In Karachi in rural areas the primary school completion rate is 40% as compared to 76% in urban areas.

Annex Table 12: School infrastructure Karachi

Province/ District	School Infrastructure Score	Availability				Building Condition Satisfactory
		Electricity	Water	Toilet	Boundary wall	
Karachi	72	97	61	85	86	33
Sindh	47	48	49	54	57	29
Pakistan	62	57	64	65	68	57

Survey source: Alif Ailaan District Rankings Data, 2015

Site Details

Box 7: Site details Karachi West

Province	Sindh
District	Karachi West
Tehsil/Taluka	Kemari Town
Union Council	UC-5
Mauza/Deh/Mohalla	Machar Colony
Village/Basti	Mohallah Mandra
Rural/Urban	Urban
Date of fieldwork	16 th – 17 th February, 2015

The Mohallah Mandra consists of 600-650 households and has a population of 7,500 – 8,000. Almost all the houses are *pacca*. The residents belong to the following ethnic groups: Bengali 60%, Kacchi 30%, Baloch and Pathan 10%.

Approximately 400 households belong to the Bengali community, most of which are engaged in fishing. A majority of Kachis do construction work. A hundred households have their own businesses. Almost 150 households are considered middle income while almost 400 are considered poor. Only 60-80 household are considered rich and 40-50 are considered deprived. An estimated 400 households are rented while the others are occupied by their owners

Tap water is not available within residents' homes, drinking water is available from a pipe installed outside of the houses. There are 3-4 general shops and the main market is adjacent to the *mohallah*. The post office and bank are 3 km away and the bus stop is at a distance of 2 km. The *mohallah* does not have basic government health facilities such as a Basic Health Unit (BHU), though private health facilities are available. The *mohallah* has electricity and gas. Residents of the area also use wood to cook due to low gas pressure. All households have latrines within their houses.

There are two government primary co-educational schools in the area. There are three government high schools for boys within the radius of ½ km. The closest government college for girls and boys is 1.5 km away. There are 20-25 private schools within a 1 km radius. There are five *madrassahs* in the *mohallah*.

Box 8: Key informants interviewed

Name	Occupation/affiliation	Location
Hussain Mandra	Member of Mandra Jamat	Mohallah Mandra, Machar Colony
Muhammad Usman	Shopkeeper	Bengali Para, Mohallah Mandra

Site Details

Box 9: Site details Malir Karachi

Province	Sindh
District	Malir
Tehsil/Taluka	Gadap Town
Union Council	TC Gujro
Mauza/Deh/Mohalla	Sain Dad Goth
Village/Basti	Sain Dad Goth
Rural/Urban	Urban
Date of fieldwork	30 th – 31 st January, 2015

Sain Dad Goth [located in Sohrab Goth, Karachi] consists of 500-550 households, almost all the houses are *pacca*. There are Muslims and non-Muslims living in the settlement. Majority of the Sunnis are Deobandi and some are Barelvis.

The population of the settlement is almost 3,500. Earners in 450 households are employees while 50-60 households have their own business. Most residents of the area are daily wage laborers, hawkers, cart pullers and factory workers. Some women of the area also work as maids in homes outside of the community. Eight to 10 households have earners who are government servants or work in the police department.

According to residents hundred and fifty households belong to the middle income group while approximately 300 are considered poor. Fifty household are considered rich and 30-40 are deprived. According to the community almost 50% of households are rented.

Three hundred and fifty households have piped water facilities while the remaining households receive water from their neighbors who have piped water. One household has a hand pump. There are 3-4 corner shops and the market is adjacent to the settlement. The post office is at a distance of 3 km and the bank is 1.5 km away. There is a government health center in the settlement and also a private dispensary. The settlement does not have a metaled link road, but there is electricity and gas. All households have latrines.

There are 3 co-educational private primary schools in the settlement and a government middle school 1 km away. The Government primary school is situated in an adjacent settlement. The Government boys' and girls' high schools are 1 and 1.5 km away from the village, respectively. The Government College for girls is also at a distance of 1.5 km from the settlement. There are two *madrassahs*, one for girls and the other for boys. The girls' *madrassah* provides Islamic education as well as modern education. Enrolment in this *madrassah* is high, numerous girls from Sain Dad and other areas attend. There is no tuition center in this area but teachers give tuitions at home.

The residents of the settlement are concerned about security regarding education and mobility especially after the Taliban attack on an army school in Peshawar. Disputes between political parties in the area result in stone throwing, and stones often break school windows putting children in harm's way.

Box 10: Key informants interviewed Malir Karachi

Name	Occupation/affiliation	Location
Javed Khan	Private Job	Sain Dad Goth
Saeed Khan	Shopkeeper /Electric Store	Sain Dad Goth

Annex III: Selected education statistics

Annex Table 13: Gross enrolment rate at primary level (age 5-9), by province and district (excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	109	108	108	99	88	94	102	94	98
<i>Muzaffargarh</i>	109	117	113	91	70	81	93	76	85
<i>Rawalpindi</i>	110	111	110	120	122	121	114	117	115
Sindh	106	96	101	80	54	68	89	71	81
<i>Karachi</i>	114	105	110	105	82	95	114	104	109
Khyber Pakhtunkhwa	104	96	100	103	74	89	103	77	91
Balochistan	110	87	99	86	42	65	91	52	73
National	107	102	105	95	76	86	98	83	91

Source: PSLM 2012-13 Report, Pakistan Bureau of Statistics, Government of Pakistan

Annex Table 14: Net enrolment rate at primary level (Age 5-9), by province & districts (Excluding KG)

Province & District	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Punjab	69	70	70	62	57	59	64	60	62
<i>Muzaffargarh</i>	69	73	71	54	45	50	56	48	52
<i>Rawalpindi</i>	73	69	71	78	75	76	75	72	73
Sindh	64	63	63	51	38	45	56	48	52
<i>Karachi</i>	62	64	63	48	45	47	61	64	62
Khyber Pakhtunkhwa	66	61	64	58	46	52	59	48	54
Balochistan	67	58	62	50	28	40	54	35	45
National	67	66	67	58	49	54	61	54	57

Source: PSLM 2012-13 Report, Pakistan Bureau of Statistics, Government of Pakistan