



PENN IUR SERIES ON INFORMALITY

Achieving Education for All

Reaching Informal Settlements

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INTRODUCTION

In 2000, the United Nations and its member states decided that one of its eight Millennium Development Goals (MDGs) would be to achieve universal primary education by 2015. This goal ties in with the United Nations Educational, Scientific and Cultural Organization (UNESCO)'s Education for All movement that was also adopted in 2000 at the World Education Forum in Senegal, which aims to achieve the same goal.

As of 2016, however, “universal primary and lower secondary school completion” will not happen for low-income countries “until around the turn of the next century” (UNICEF, 2016, 43). Because of these trends, countries are struggling to find ways to give access to education for all. Simply giving access to education is not enough, though. The quality and length of education are just as, if not more, important than having access to that education. When the UN came together in 2015 to adopt the 17 Sustainable Development Goals, they expanded on the previous MDG to “ensure inclusive and equitable quality education and promote lifelong learning opportunities for all” (United Nations, 2018, 6). Despite the UN's declaration of these goals, implementation will vary significantly from country to country. While some countries are close to achieving universal primary education, and have focused on the goal of universal secondary education, low-income countries have a long way to go.

This paper focuses on two case studies that look at public and private sector involvement in education for countries aiming to increase access amongst the poor and those in informal settlements: The Free Primary Education program in Kenya, and private schooling in India, with a focus on the Indian School Finance Company. These countries are not necessarily in the most dire need of education reform, but they both have incorporated different strategies that can demonstrate how a mixture of public and private sector involvement is ideal. Analyzing the successes and failures of these programs will help to incorporate impactful elements of both case studies to propose a solution for achieving quality and accessible education for all.

IMPORTANCE OF EDUCATION

Before looking at specific case studies, it is important to understand the many ways education affects communities everywhere. Education helps each child succeed by creating pathways to access higher-paying jobs, and allows the child a positive environment separate from their home lives. Increasing educational attainment can provide a favorable alternative to child labor and other potential rights violations.

Education also affects future generations. The amount of schooling a mother and/or father has impacts the education of their child. When parents haven't finished their education, they may not be able to aid in, relate to, or understand the importance of their child's education. The child then has role models they look up to who experienced a different educational process, which may result in them dropping out of school early.

Not only does parental education affect the completion of their child's education, it impacts their “literacy and numeracy, math achievement, age for grade, and cognitive development” (Abuya and Elungata et al., 2017, 1). Studies have shown that there is also a link between a mother's education and her child's health, as “children born to educated women suffer less from malnutrition” (Abuya and Ciera, et al.), 2012, 2).

The gender gap in education, therefore, impacts entire generations. Focusing on gender equality in the education systems is necessary for countries around the world, as women and girls are “some of the most marginalized groups of out-of school children” (UNICEF, 2015, 39). When parents can only afford to send one child to school, they often tend to choose the male of the family because of cultural traditions and “bias against education for girls” (UNICEF, 2015, 40).

The push for universal education is an especially urgent issue for low-income countries, as wealth disparity is highly related to quality of education. Research has shown that “around 46 per cent of the benefits from public spending on education” is used on the wealthiest 10% of the population in low-income countries (UNICEF, 2016, 61). The best-quality teachers often go to the most advantaged schools that have more resources or financial stability, leaving communities that need the most help in education with lower quality teachers who may be less invested in the educational process; this is seen in terms of skills taught as well as the issue of teacher absenteeism, which is higher in lower-income schools (UNICEF, 2015, 42).

Education not only has an impact on the child being educated, but the entire society in which the child lives. When the average level of educational attainment in a country increases by one year, “that countries poverty rate falls by 9 per cent” (UNICEF, 2016, 55). Overall, universal primary education and quality education for all is the most critical step in breaking the cycle of poverty and inequity for the poor and those in informal settlements.

FREE PRIMARY EDUCATION IN KENYA

The Free Primary Education (FPE) program in Kenya was implemented in 2003 by the Kenyan government, which gave all children in Kenya access to free primary education in government-funded schools. Before FPE, parents paid school fees for their child to attend government schools, which helped pay teachers' salaries. By waiving these fees, the Kenyan government hoped to lower the barriers for poor families and increase enrollment for primary schools across the country.

This is not the first time Kenya has attempted such a program. After Kenya's independence, their first and second presidents both introduced free education in 1974 and 1979, though issues with quality of education prevented the success of these programs. In its first year, this round of FPE reportedly increased enrollment by 1.3 million, which brought total enrollment up to 7.2 million (Tooley, Dixon, Stanfield, 2008, 449).

While this seems effective on the surface, it does not demonstrate the whole story. The increase in government school enrollment is met with a decrease in private school enrollment and the closure of many low-paying private schools. These low-paying private schools had previously served poor communities and those in informal settlements due to the poor access to, and quality of, public education, which is common in many developing countries.

Parents with children in these schools had to decide if they wanted to put their children in a higher-paying private school, or “free” public school. This was a hard decision, as most of the unregistered private schools actually costed less than the new public schools, which included hidden fees, such as school uniforms or parent-teacher association fees. In fact, studies have shown that by including the numbers of unregistered private schools, there is potentially a significant net decrease in overall enrollment of primary school students since the introduction of FPE.

Whether or not enrollment is increased, overall, there is also an issue with the quality of education in Kenya's government schools. Before FPE was implemented, parents paid school fees that allowed for them to have a say in which teachers were contracted to that school. Teachers had little incentive to remain in these schools once that funding source was eliminated through FPE, leaving the schools themselves to struggle with resources. This contributed to the poor student-teacher ratio in government schools after FPE, sometimes getting down to one teacher for every 60 students (Tooley, Dixon, Stanfield, 2008, 453).

Since FPE, Kenya has continued in its efforts to improve its education system. In 2008, the government introduced Vision 2030, with a long-term goal of making Kenya “a newly-industrialising, middle income country providing a high quality of life to all its citizens in a clean and secure environment” (Vision2030). Vision 2030



has three pillars: Economic and Macro, Social, and Political. The Social pillar is closely linked to the field of education. Some of the several steps to improve education include constructing new schools, implementing a voucher system for vulnerable children, reassessing the curriculum, and recruiting more teachers.

Vision 2030 has a lot of ambitious goals to help the education system, but it should consider focusing more efforts on fewer achievements. With still over 1.3 million children out of school, the Kenyan government should make sure to “focus public spending at the pre-primary, primary and lower secondary levels” (UNICEF, 2016, 62). Until Kenya succeeds at this, low-paying private schools will continue to exist and serve the poor as best as they can.

This case study is useful in understanding a government’s response to calls for universal education while also demonstrating that the private sector can serve as an important option for creating more accessible education.

ISFC AND PRIVATE SCHOOLING IN INDIA

The education system in India has seen a “de facto” privatization over the past few decades, “where responsibilities are transferred to the private sector, through the rapid growth of private schools, rather than through reform or legislation” (Tooley and Dixon, 2006, 443).

Due to the poor quality of government schools, the number of Low-Fee Private schools (LFP) have increased in India over the past few decades. The Indian School Finance Company (ISFC) has become a resource to those schools, providing loans for education infrastructure, programs, and employees.

Before the ISFC, private schools in need of money would have to borrow “from unorganized markets at higher cost,” or improvements had to be delayed until the internal revenue caught pace (ISFC, 2019). With the help of this sustainable non-banking finance company, schools in need of funds had an easier time accessing them and could do so without delays. Since its start in 2008, ISFC has reached over 4,500 institutions in over 150 districts in India.

ISFC puts effort into its social impact, acknowledging that its support goes beyond the loan and “continues for holistic development” and aims to “help them in quality enhancement” (ISFC, 2019). To meet this goal it is important that the projects implemented by schools through these loans benefit all students equally. Within the first few years with the company, founder David Kyle noticed that “the top 30% of the students in affordable private schools were women for whom education was their only chance of a different life,” but unfortunately the lack of separate bathrooms for girls led to many quitting their schooling (Email interview with David Kyle, April 7, 2019). Since then, the ISFC made it required that any school which needed a second loan must use some of the funds to create a separate girls’ bathroom.

At the national level, there are many reasons that parents in India decide to put their children into private schools. The most significant factor is the poor quality of the existing government schools. The quality of teachers in private schools is higher, on average, because they are held accountable for the quality of their work and can get fired if it is not up to standards. Additionally, parents can choose to put their child in another private school if one isn’t meeting their needs. In government schools, teachers are government workers, and mostly keep their jobs regardless of their effort and consistent ability to teach. In many cases, these teachers don’t always come to the classroom, making “teacher absenteeism in public schools [parents’] main reason for choosing private ones” (Tooley and Dixon, 2006, 445).

LFPs have increased drastically to reach the poor in India and can occasionally “offer free and subsidized places so that some of the poorest” can access them, but these schools are often ones giving the lowest quality education (Tooley, 2007, 324). Relying only on private education does not benefit the poor and those in informal settlements. No matter how inexpensive some may be, it still negatively affects those who can’t

afford better quality education and those that can't afford education at all. Moving towards exclusively private education "carries a real danger of undermining the government schooling system" (Tooley and Dixon, 2006, 446). With no public option for education, the poorest of the poor will always be left behind.

CONCLUSION

Neither increased government-funded nor private-funded education systems seem to work on their own to benefit the poor and those in informal settlements. Governments must understand the importance of childhood education for all and its impact on their country, as a whole, and dedicate more funding to support public schooling. It's estimated that 5.5% of a country's GDP is "required to provide education for all by 2030" (UNICEF, 2016, 61). According to the latest reports, Kenya's government expenditure on education is around 5.2% of its GDP, while India's is at less than 4% (UNESCO, 2018).

The private sector must understand that private schooling on its own is inequitable, being "out of reach of the poorest of the poor" (Tooley and Dixon, 2006, 446). The low-fee private schools that serve the poor still tackle issues of quality and are vulnerable to closures depending on external factors.

The solution must be to work with both, combining goals such as those in Kenya's Vision 2030 with funding from sources like the Indian School Finance Company. The public and private sectors of education can work together assist in vouchers or sponsoring schools that need it most alongside a robust and effective public education system.

Governments should focus on both quality and access to education, aiming "to connect the best teachers with the most disadvantaged pupils," while private companies should focus on supporting these efforts and complementing them by increasing opportunities for education in areas lacking options (UNICEF, 2016, 60). By focusing on the improvement of education systems and ensuring quality education for the poor and those in informal settlements, the public and private sector can work together to "unlock education's potential to transform children's lives and the world" (UNICEF, 2016, 65).



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