



School Assessment for School Improvement Program (SASIP)

**Report on
Stakeholders' Dialogues
Lahore & Karachi
November 20th and 22nd, 2012**

Idara-e-Taleem-o-Aagahi (ITA) held two stakeholders' dialogues for the School Assessment for School Improvement Program (SASIP) in Lahore and Karachi on November 20th and 22nd 2012 respectively. SASIP is supported by ILM Ideas and UK AID as a modest innovative pilot in the two cities of Karachi and Lahore to explore the growing affordable private schools (APS) space. Technical assistance has been mobilized from M-Cril, a world renowned micro-credit rating firm also engaged in school ratings.

The discussion panel at the stakeholders' dialogue comprised of representatives from the government (planning and training), financial/micro-finance sector, teacher training institutes, media, educationists, teacher association, and principals/administrators of private and public schools being assessed under SASIP. Attended by more than 60 participants, the list of stakeholders for both cities is attached (see Annex A).

The participants of the dialogues were given an overview of SASIP by Baela Raza Jamil, Director Programs ITA, who shared trends in privatization of education across India and Pakistan¹, the country context and highlighted the need for such a timely initiative. She assured the stakeholders about the role SASIP would play in improving the education sector of Pakistan given the challenges of reaching all children aged 5-16 under article 25 A of the constitution (see Annex B). Baela Jamil discussed the education crisis in the country despite the rising number of private schools and referred to the results of the ASER (Annual Status of Education Report) survey 2011 for 5-16 year old children, illustrating that 50% students nationally could not read English, 40% could not do arithmetic and 40% could not comprehend Urdu. She shared the systematic methodology being adopted for SASIP, some of the early findings/trends of SASIP in the affordable private school space.



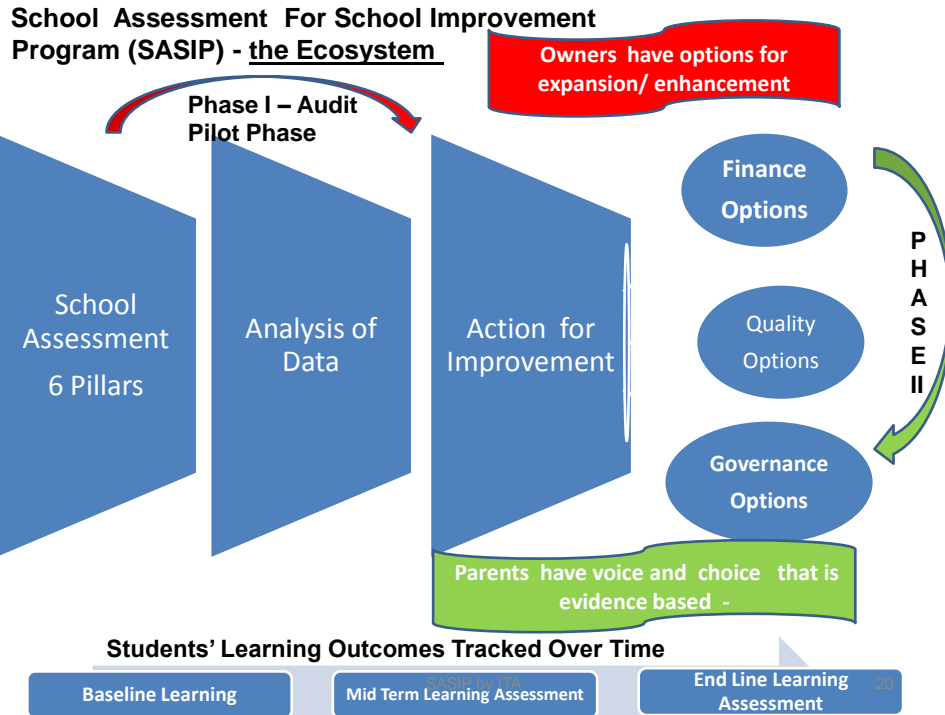
SASIP is targeting four categories of schools for assessment/audit: i) private for profit; ii) private not for profit trust schools; iii) private government financed or education foundation funded schools and iv) government autonomous or category A schools. The fee range is from Rs. 300-3000. ITA has on purpose segmented the potential clients/market for SASIP to explore sustainability options beyond the pilot. The presentation is attached (see Annex C).

SASIP is conceived as a 2 phased process; the pilot covers only Phase I fully.

- 1) Phase I: School Assessment & Audit through a toolkit covering six dimensions: facilities, assessment of learning for students and teachers, financial profiles and sustainability
- 2) Phase II: School improvement through quality, financing and governance options addressing needs of owners/managers and parents

Both phases comprising understanding of gaps for informed learning solutions; enabling parents to chart school progress and make choices based on trends as well as help owners to tap opportunities. Both phases are underpinned by learning assessments of children over time.

¹ Jamil. B.R, Javed K. and Rangraju B (2012) [Investigating Dimensions of Privatisation of Public Education in South Asia](http://www.periglobal.org/role-state/news/regional-conference-globalisation-regionalisation-and-privatisation-and-education-as) sponsored by Privatization in Education Research Initiative (PERI) <http://www.periglobal.org/role-state/news/regional-conference-globalisation-regionalisation-and-privatisation-and-education-as>



The outputs of the SASIP pilot will be to:

- ⦿ Generate individualized school reports to act as a self appraisal process
- ⦿ Enable service providers to identify opportunities and challenges
- ⦿ Increase transparency and accountability
- ⦿ Encourage third party assessment of school quality
- ⦿ Enable informed decision-making by parents
- ⦿ Facilitate access to quality options and finance for the Affordable Private Schools (APS)
- ⦿ Setting sector standards

Comments from Stakeholders

The stakeholders were then provided with the opportunity to provide their inputs. After commending the efforts made by ITA in carrying out SASIP, the different stakeholders discussed the issues they believed were deteriorating the quality of education provided, as well as their possible remedies.



Challenges of Affordable Private Schools in their own Voices

Dost Mohammad Danish, Al Qadir Model English School Lyari, Karachi

ITA's work has been very helpful to us in systematically assessing our school. Schools are afraid to provide information due to various reasons but when ITA briefed us regarding such a wonderful program, we were comfortable in sharing all the desired information. Mr. Shaukat Ali (ITA) made many visits for the information collection and assessment along with hundreds of phone calls, we are already improving on the basis of the this assessment done by ITA.



We have around 3500 students in 7 branches being operated with the maximum tuition fee of Rs 500 per student. Even then, we are facing problems of the fee overdue resulting in increase of operational cost. We cannot pay teachers handsome salaries due to the same reason as well. Most of the teachers that come to our schools are not doing this for the money, but for the passion they have for teaching, some however, just want to kill their spare time for earning pocket money. . We don't have financial resources for conducting extra-curricular activities, organizing events, setup labs, libraries and provide technology to the students. Uniformity of the education system should be encouraged in order to get rid of the commercialization of this much needed sector. Things should be standardized. Teachers training is should be provided in order to improve the overall level of education in our country.



Abdul Bais, Pride Zone Academy Lyari, Karachi

Education has always been our priority and that was the only reason I decided to run this school in an area like Lyari. I second Dost Mohammad Danish regarding salaries, teachers we have are not professionals but we try our best to motivate them and encourage them to adapt teaching as their responsibility towards the society and the children, just like we realized. We need facilities and trainings in order to overcome the issues we are facing that need serious attention.

Nazir Ahmed Patel, Patel School Foundation, Karachi

We established a school earlier with the motive of providing free education to all. People helped us initially but then left us on our own. As a result, we had to charge nominal fee in order to ensure running of the institute and providing education by making it affordable for all. We are facing exactly same problems as mentioned earlier, but the financial support is what we seek as at this stage.



Riffat Nazir, Daanish Schools/Center of Excellence, Lahore

Currently we are not aware of our performance as a school, especially in comparison with others. SASIP should come up with a rating system for all schools which provides them with a clear picture of where they stand and in what areas do the schools need to improve in order to move up the rating level. Such an initiative would also promote healthy competition among schools.

Shireen Zafar Ullah, AMAL School, Lahore

Despite the minimum qualifications set for the teachers and principals by the government, there are significant number of schools where the teaching staff is not qualified enough (most of the staff members have just passed matriculation exams). Therefore, there is a dire need of an implementation strategy which ensures that the orders released by the government authorities are followed throughout the country.



Raheela Akram, Sanjan Nagar Public Education Trust, Lahore

The efforts of ITA's staff in assessing our school are praiseworthy and I believe that with such high level of dedication and enthusiasm for improvement in the private education sector, the quality of education in the country is bound to improve. We look forward to continued assistance by the SASIP team in order to ensure that the shortfalls of our school are looked after in detail.

Some of the major themes identified during both the discussions are as follows:

Teachers' Quality & Learning Material

Teachers were at the heart of the school improvement process as were learning materials identified as integral for significantly increasing student achievement by supporting student learning. Moreover, a need to have standards and standardized structure for lesson planning and delivery of instruction was highlighted as critical especially in the early grades, where outcomes based pedagogy supported by appropriate learning materials act as a guide for both the teacher and student. The challenge is of many schools not having access to the national curriculum 2006/7, benchmarks or standards. How can these be accessed by APS?



"In order to rectify the problems in our country pertaining to education, we need to provide training to the teachers. Buying good books and facilities cannot buy quality education and won't improve learning levels at all. We need quality teachers for quality education. Discipline of the system is also an essential factor to be considered." Rasool Bux, Dawn Fellowship School, Karachi Nov. 22, 2012.

"The curriculum that is being taught directly affects the quality of education however no one keeps a check as to what curriculum is being taught in schools (private or public). Schools can be teaching any curriculum (even belonging to another country) and no one will find out. Therefore curriculum checks should take place in schools on a regular basis." Ismat Riaz, Educationist, Lahore Nov. 20, 2012.



During the dialogue in Lahore, Punjab Education Foundation (PEF) Additional Director – Law Ms. Uzma Saeed emphasized the need of dissemination of learning material. Mr. Shahid Saleem of the Directorate of Staff Development – Punjab (DSD-P) informed the audience that DSD-P was aware of this matter and, with the help of DFID, was trying to reach maximum number of schools to provide teacher learning guides and

not just to government but increasingly to the affordable private schools funded by PEF. DSD is willing to reach out to many more private schools and institutions.

Teacher Trainings

Representatives from SASIP partner schools mentioned that effective teacher training programs can address the issue of teacher burnout. First, it can help new teachers to understand what can lead to teacher burnout. In some cases, this is just the stress of daily teaching. However, it can also be caused by not varying the teaching methods. Teacher training programs that focus on particular subject areas, like social studies and mathematics, can help teachers learn about different ways in which a subject can be presented.

The economy is in a flux and so are affordable private schools where teachers come and go, said Abbas Husain of TDC. School owners are always in a state of quandary to invest in training when they are not sure if the trained teachers will continue or move away to greener pastures; there is no mechanism to hold on to trained personnel. Is the investment worth it?

Several stakeholders were of the view that there should be licensing for teachers. Currently, there is no system of licensing for teachers – this reduces the efficiency and quality of teaching and hence education. In order to enter any profession, applicants have to go through a procedure of examination which should be made mandatory for teachers as well since nowadays it has become a norm that an individual who is not able to get a job in any other industry applies for teaching positions. This could only be eliminated if individuals were given a teaching license after clearing a teaching examination.

Teachers' Licensing:

During the dialogue in Karachi, Mr. Parvez Seehar and Ms. Farah Syed from Reforms Support Unit (RSU) – Sindh informed the audience of the initiatives being taken by RSU in order to promote public-private partnership and licensing of teachers in order to inject potential teachers into the education system and improve the quality of education imparted. Punjab too, through DSD is proceeding with the licensing opportunities being explored with the University of London, Institute of Education as part of their sector reforms supported by the World Bank and DFID. Qaiser Rashid Deputy Director Planning Dept. of Schools Education Punjab and Shahid Saleem Deputy Director DSD, shared many initiatives underway to support and collaborate with the private sector as a critical partner to address public sector challenges to fulfill 25 A.

Beyond the One off Training Event: Ms. Sadaf Zuberi of the Sindh Education Foundation (SEF) pointed out that follow up on the performance of the teachers is necessary after the provision of training to them, in order to assess the impact of the training on the teacher. Similarly, Mr. Abbas Husain from Teachers' Development Center was of the view that teacher training is an ongoing process and not a single event.

Collaborating/Sharing of Good Practices across Public and Private Schools: During the dialogue in Lahore, a government representative informed the audience that the government is providing teacher trainings where required. However, it was highlighted that a system must emerge through which private school teachers must also be regularly trained. Suggestions were given that the public and private schools should work as partners and the training programs attended by the teachers from public schools must also benefit those from the private schools. It was also suggested that each public school in a location can be attached to a private school in order to maximize the benefit from the teacher training programs. At this

occasion, one of the members of ITA's Board of Trustees requested that DSD and PEF should collaborate for private sector leadership programs for 3,000 partner schools of PEF.

Benchmarking and Standards

Faiza Jamil from Nielsen highlighted the need for benchmarks and standards in the SASIP exercise to help APS. Ms. Riffat Nazir, head of Daanish School Mianwali (girls), shared that the Danish Schools of Punjab² will be now become centers of excellence for area schools. She suggested that SASIP should come up with a rating system for all schools which provides them with a clear



picture of where the school stands and in which areas the school needs to improve in order to move up the rating level. It was suggested that such an activity will promote healthy competition within the schools. She commended SASIP as a much needed initiative as did the Nielsen representative.

Technology Enabled Solutions, CSR and Youth Volunteerism:

The dialogue was particularly useful for innovative ideas being sought by the affordable private schools. The owners repeatedly highlighted that their constraints in accessing technology that worked for learning and literacy in the 21st century. With low cost structures and low fees schools charging Rs. 600 and under found it difficult to maintain and expand technology enabled platforms for learning. Some participants suggested linkages to initiatives under CSR for social investment and to youth and IT. Some participants also volunteered to support SASIP and ITA in a variety of ways. For instance, during the dialogue in Karachi, Mr. Faisal Masood Khan of Tameer Microfinance Bank, on behalf of his team of volunteers who were behind the Operation Badr Educational Movement and were now planning on setting up a lab of 100 computers in Karachi and 70 different centers across the country extended his and his teams' technical expertise towards SASIP. Participants at the Lahore dialogue also highlighted the need for linkages with Microsoft and Intel for innovative IT led solutions.

Access to Finance

Representatives from different SASIP partner schools discussed the financial constraints they faced, especially due to the inability of significant number of students to pay fees in a timely manner, freeships, and the ever-increasing operational costs. They reached out to the representatives of the various financial institutions present at the dialogue to assist them in this regard.

² Daanish Schools called the 'Aitchison schools for the poor', set up by the Chief Minister of Punjab Mian Shahbaz Sharif have are controversial due to high costs and few beneficiaries in need in districts with extremely low education indicators (Mianwali, Bahawalpur, Rahim Yar Khan, etc.) where the public sector schools are in very poor state which could benefit immensely if the resources were used to improve them for a much larger outreach.

Tameer Micro Finance Bank – and school enterprise products

Representatives of Tameer Microfinance Bank informed the audience that Tameer offers different packages (some of which have been sent to the State Bank of Pakistan for approval). The current programs allow these enterprises to borrow up till Rs. 150,000 with an interest rate varying from 18-22%, depending on the loan application.

During the dialogue in Karachi, Mr. Tariq Anwar Of Tameer Microfinance Bank said that private schools are considered an enterprise in the financial world, whereby financial institutes provide loans to these private enterprises. He also said that private schools are considered an enterprise in the financial world, whereby financial institutes provide loans to these private enterprises. Mr. Anwar also stated that they are currently providing loan facilities to small scale private schools within the district of Faisalabad and will be delighted to lend a helping hand to SASIP. He added that soon enough (depending on the approval from the State Bank of Pakistan) the upper limit of the sanctioning of the loan to schools for improvement will be increased to Rs. 500,000.

Education Foundations:

Uzma Saeed of Punjab Education Foundation (PEF) informed the audience of government's efforts to support the private education sector. She said that the government is playing their role within the private education sector by giving subsidies to students. The estimated cost of education of a private schools student was determined to be Rs. 300, whereas the government is sanctioning subsidies up to Rs. 400 per child to the schools in order to make sure children in private schools are facilitated. PEF is reaching out with various instruments and programs about 1.5 million children in Punjab.

Sadaf Zuberi (SEF) highlighted that many low cost schools have been setup by SEF in the last 2 years which is a great contribution to the education sector especially in rural areas. Teachers' performance is a critical area of concern and SEF is prioritizing impact over scale at the moment. There are many institutions that have a good chunk of funds available but do not have an appropriate plan to incorporate those funds towards a productive outcome.

State Bank of Pakistan – Beyond Micro Finance – Supporting the Education Enterprise

During the dialogue in Karachi, Senior Joint Director State Bank of Pakistan Qazi Shoaib Ahmed commended ITA for its initiative and said that SASIP needs to be strengthened through access to financial institutions offering various options. Not only microfinance banks but commercial banks can also play a major role here. Microfinance banks are still in the development phase and will take time to mature however commercial banks have reached that level and can explore your targets.



Banks develop products by keeping in mind the target market. For the product viability, there is need to have more schools as the volume counts; more schools and diverse options for loans. Efforts like SASIP should be strengthened and financial institutions need to play their role as well. School's legal incorporation is also essential in order to avail the financial services.

He urged educational institutions to seek the help of commercial banks for that purpose and not just limit themselves to the assistance of microfinance banks. Mr. Ahmed reminded the audience that 'when we talk about reforms, we should make a roadmap, long short and medium term. Incentive providers will have a

comfort when provided with a defined roadmap. As of now, we need to identify incentive providers and create synergies among potential partners. Although it is a long term plan but we need to take some small steps in order to achieve a greater milestone”.

Mr. Ahmed emphasized the need for legal incorporation of educational institutions for them to be able to avail various financial services.

Acumen Fund- fueling social enterprise

Hammad Umer, who was representing Acumen Fund at the dialogue in Karachi, shared how relieved he was to attend this meeting as Acumen Fund is enhancing its portfolio of Health and Education. For the fund this was a critical and useful dialogue and the work was much needed. The fund is facing many problems accessing organized information from schools.

Acumen Funds would go for any scalable and sustainable programs assuming potential. The fund will support SASIP on database for useful information that can be used during the pilot phase. In their work they find quality as key factor; Rent vs. ownership as rent is a major cost of operation and if there is no equity, school owners have problems in getting loans without mortgage. Investments have 2 factors, social impact and financial viability. Both have to be there in order to guarantee the availability of funds. There is also a need to align fee structure of different schools and pay scale for the teachers

Hammad echoed Mr. Ahmed’s views on the matter, adding that Acumen Fund would support any scalable and sustainable program that is legally incorporated.

SASIP does have merit and I would like to congratulate ITA for this great initiative. ITA should consider making this as a continuous process although it is still in a pilot phase but do consider how you can make it ongoing. A holistic support mechanism should be there as well. *Mohsin Tejani, the School of Writing*



Concluding Comments & Next Steps:

Baela Jamil concluded the meetings by discussing the follow-up steps to be taken by ITA following the dialogues.

1. She informed the participants that ITA will form sub-groups of participants with common interests (finance, quality, social investment, and youth) for focus group discussions that will help all parties involved move towards sustainable and innovative solutions to the problems that were discussed in the dialogues. Benchmarks will be discussed within the groups for pegging them within our context.
2. Two follow up larger dialogues will be held in January and finally in March 2013 at the conclusion of phase I launch of SASIP services and phase II of the program
3. Once the pilot was over for 20-30 schools the school assessment service will not be free of cost; cost will be segmented according to the fee level/scale.

4. SASIP will seek ways to ensure that school assessment is provided in suitable formats appropriate for teacher training and financial service and solution providers and it will be available in Urdu and English and later even Sindhi making it easy to comprehend and usable for implementable actions.

She also reminded the stakeholders that synergies with resourceful organizations would be formed to get SASIP endorsed by them.

The dialogues have highlighted the need to recognize two major thematic areas: youth volunteerism and social investment from industry.

Baela Raza Jamil thanked all the participants of very useful and candid inputs as a critical process conceived within SASIP and reminded them of their support in similar dialogues to be held in January and March 2013 to share outcomes and deliberate upon next steps by ITA as a service provider to the affordable private schools of Pakistan.

The media present was provided orientation to the program and promised to follow it to the next dialogue for wider publicity. The Express Tribune covered the event in Lahore (see Annex D).



List of Participants

Lahore:

SASIP Partner Schools			
Serial No.	Name	Organization	Designation
1	Tahir Yousaf	The Trust School	CEO
2	Suhail Bashir	Dar-e-Arqam	Director
3	Shreen Zafar Ullah	Asian Model of Advance learning (AMAL)/Umeed School	Director
4	Raheela Akram	Sanjan Nagar Public Education Trust	Principal
5	Irfana Javed	Umeed School	Principal
6	Anwar Chaudhry	The Trust School	Administrator
7	Anjum Zaheer	The Lahore Model School	Principal
8	Ata-ul-Haq	Pakistan Institute of Conceptional Studies (PICS)	Administrator
9	Sohail Iqbal	Bala-dul_Ilm School System (BISS)	Principal
Training Organizations			
10	Shahid Saleem	Directorate of Staff Development – Punjab	Deputy Director
11	Uzma Saeed	Punjab Education Foundation (PEF)	Additional Director - Law
12	Abdus Salam	Ghazali Education Trust	Resource Mobilization Manager
13	Maria Sheraz	Ali Institute of Education	Faculty
14	Faiza Jamil	Nielsen	Senior Manager
15	Zeeshan Asghar	SAHE	Intern
Board of Trustees			
16	Dr Narmeen Hamid	Idara-e-Taleem-o-Aagahi	Chairperson
17	Jamil Najam	Elementary Education	Former Director Public Instructions (DPI)
Financial Institutions			
18	Tariq Anwar	Tameer Bank	Business Head - North
Other Stakeholders from Government and Private Organizations			
19	Ismat Riaz	Educationist	Educational Consultant
20	Riffat Nazir	Daanish School	Principal, Mianwali Girls Campus
21	Qaiser Rasheed	DS (P&B)	School Education Department
22	Ayesha Akbar	National School of Public Policy	Research Associate
23	Major General M Saleem Khan	Social Welfare Society , Mughalpura	President

Karachi:

SASIP Partner Schools			
Serial No.	Name	Organization	Designation
1	Dost Mohammad Danish	Al Qadir Model School	Administrator
2	Fatima Parveen	Al Qadir Model School	Principal Pre-Primary
3	Kashif Naweed	Tatarko Yagangat School	Morning School In-charge
4	Muhammad Imran	Pride Zone Academy	Principal
5	Abdul Bais	Pride Zone Academy	Administrator
6	Darakhshan Talat	Nasra Public School	Coordinator
7	Akhter Noorani	ETN School	Coordinator
8	Saba Zehra	Tameer-e-Nau Fellowship School	Principal
9	Liaquat Shah	Tameer-e-Nau Fellowship School	Chairman
10	Nazir Ahmed Patel	Patel School Foundation	President
11	Imtiaz Patel	Patel School Foundation	Finance Head
12	Rasool Bux Baloch	Dawn Fellowship School	Chairman
13	Salma Karim	Dawn Fellowship School	Assistant Principal
14	Imran Naqvi	Sindh Madressat ul Islam School	Lecturer
15	Akber Ali	Sindh Madressat ul Islam School	Lecturer
Training Organizations			
16	Zulfiqar Bachani	AKU-HDP	Project Manager
17	Muhammad Parvez	AFAQ	Manager Compliance and Support Sindh
18	Muhammad Ali	AKU-IED	Professional Development Teacher
19	Uneeza Alvi	AKU-IED	Science, Environment & Curriculum and Assessment Educator
20	Amima Sayeed	TRC/SAFED/PCE	Senior Manager
21	Rozina Jumani	Notre Dame	Associate Professor
22	Dr. Munira Amir Ali	AKESP	Manager Academics
23	Abbas Hussain	Teacher Development Center	Director
24	Hudaisa	Teacher Development Center	Research Coordinator
25	Mohsin Tejani	The School of Writing	Founder and Director
26	Zakia Sarwar	SPELT	Honorary Executive Director
27	Maghfoor	Peak Private Schools	General Secretary
28	Haider Ali	Peak Private Schools	President
29	M. Anwar	Peak Private Schools	Member
30	Abdul Rehman	Peak Private Schools	Member
31	Khan Muhammad	Peak Private Schools	Member
Financial Institutions			
32	Qazi Shoaib	State Bank of Pakistan	Senior Joint Director
33	Faisal Masood Khan	Tameer Micro Finance Bank	Executive Manager
34	Rehan Khan	Tameer Micro Finance Bank	Head of ADC/Assistant Director
35	Hammad Umer	Acumen Fund	Portfolio Associate
Other Stakeholders from Government and Private Organizations			
36	Sadaf Zuberi	Sindh Education Foundation	Senior Manager

37	Shawn Syed	EFS/UKAID	Manager
38	Farah Syed	Reform Support Unit	Assistant Programmer
39	Parvez Ahmed Seehar	Reform Support Unit	Chief Programmer
40	Aftab Ahmed Khushk	Reform Support Unit	Consultant Assessment



School Assessment
for
School Improvement
Program (SASIP)

A Pilot Programme: 2012/13

Round Table Dialogue for SASIP Stakeholders
in Punjab & Sindh

By

Idara-e-Taleem-o-Aagahi (ITA)

20th November 2012

Pearl Continental Hotel (Emerald – C Hall), Lahore

A Background Brief for the Stakeholders Dialogue on School Assessment for School Improvement Program (SASIP)

Abbreviation and Acronyms

ASER	Annual Status of Education Report
BISP	Benazir Income Support Programme
BEF	Balochistan Education Foundation
CSR	Corporate Social Responsibility
DFID	Department for International Development
EFA	Education For All
EFS	Education Fund for Sindh
EVS	Education Voucher Scheme
FAS	Foundation Assisted Schools
KPK	Khyber Pakhtunkhwa
LEAPS	Learning and Education Achievements in Punjab Schools
MDG	Millennium Development Goal
NEC	National Education Census
PEF	Punjab Education Foundation
PPRS	Promoting Private Schools in Rural Sindh
SEF	Sindh Education Foundation
TCF	The Citizens Foundation

Background & Introduction

Recent census, surveys, robust researches and position papers (NEC 2005, ASER 2011, ITA/PERI 2012, Adrabi et. Al 2006, DFID 2012) all point towards two trends: a) the challenge of access and low retention levels and b) the expanding role of non-state or private sector options in service delivery of education at all levels in Pakistan.

Pakistan's education system is synonymous with a nationwide emergency¹. According to one estimate at least 7 million children are out of primary school, representing 10% of the world's total out-of-school population. This is exacerbated by 40% drop out prior to primary completion². To make matters grave, many of those in schools have low learning levels as two thirds of rural school children are unable to read a story of grade II level competency³. In the run up to 2015, Pakistan is seriously off track to meet the MDGs and EFA targets for access, quality and gender. These challenges are complex and daunting in light of Article 25A of the 18th Amendment to the Constitution of Pakistan⁴. The trends quoted above undermine the fundamental rights of the children of Pakistan as well its future prosperity in an increasingly competitive inter-dependent global economy with a workforce without the pre-requisite skills needed in the market, workplace and homes.

The evidence is overwhelming regarding private sector out performing public sector along the dimensions of:

- Governance and management ; Facilities; Learning outcomes; Teachers Presence and value for money (LEAPS/ASER/School TELLS)

However, there is a concern that private sector's better performance is relative to very low benchmarks that the public sector presents in the above areas. Thus anything better than the lowest looks improved; does that mean that parents and households are making choices for the right reasons for putting their children in private schools in the hope that they will learn a great deal more for a successful life later? There are concerns by many (Bari & Muzaffar 2010, Amjad 2011) that this is not a win-win situation; it is emanating from a neo liberal perspective arguing for the withdrawal of state provision, making space for non state partners displaying recurrent trends of lower costs of schooling with higher learning outcomes. On the other hand, there are major equity concerns regarding phasing out of the public sector provision from a country like Pakistan where almost 50% are classified as poor and vulnerable. Other than Punjab and KPK, the presence of private sector is very thin and uneven from district to district and across urban and rural areas. Public sector financing of education is also becoming diversified with support to education foundations (PEF, SEF,BEF) through a variety of programs such as FAS, PPRS, EVS; allowing development partners to set up funds/companies (Education Fund for Sindh) for private sector support; CSR sponsorships for low cost schooling such as TCF, and most recently launching of social safety net instruments such as Waseela –e-Taleem under the Benazir Income Support Program (BISP) providing cash grants for education to poor households for fulfilling their fundamental right to education as per Article 25 A for 5-16 year olds.

¹ March for Education, Pakistan (2010)

² United Nations Educational, Scientific and Cultural Organization (2010), Table 7

³ South Asian Forum for Education Development (2011)

⁴ Sindh Reform Support Unit (2011)

Trends in Public and Private Provision & Learning from ASER 2011

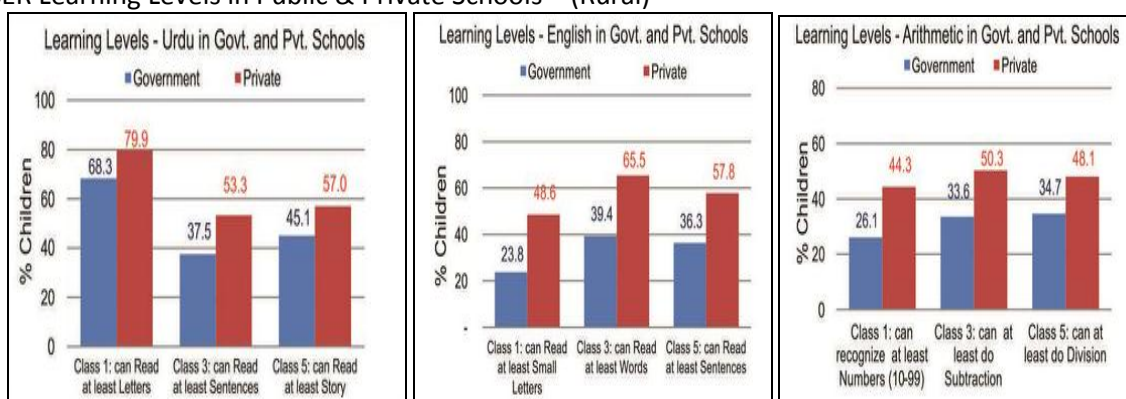
Table 1: ASER 2011 Enrollment by Provider in Rural Areas – (National)

Rural							
% of children in different types of schools					% Out of school		Total
Age	Govt.	Pvt.	Madrasah	Others	Never Enrolled	Drop Out	
6-10 Yrs	61.5	20.0	1.8	0.3	14.9	1.6	100
11-13 Yrs	60.2	18.1	1.6	0.2	13.7	6.3	100
14-16 Yrs	52.5	14.5	1.6	0.1	17.5	13.8	100
6-16 Yrs	59.5	18.5	1.7	0.2	15.1	5.0	100
Total	79.9				20.1		100
By Type	74.4	23.1	2.1	0.3			

Table 2: ASER 2011 Enrollment by Provider in Urban Areas – (Karachi, Lahore & Peshawar)

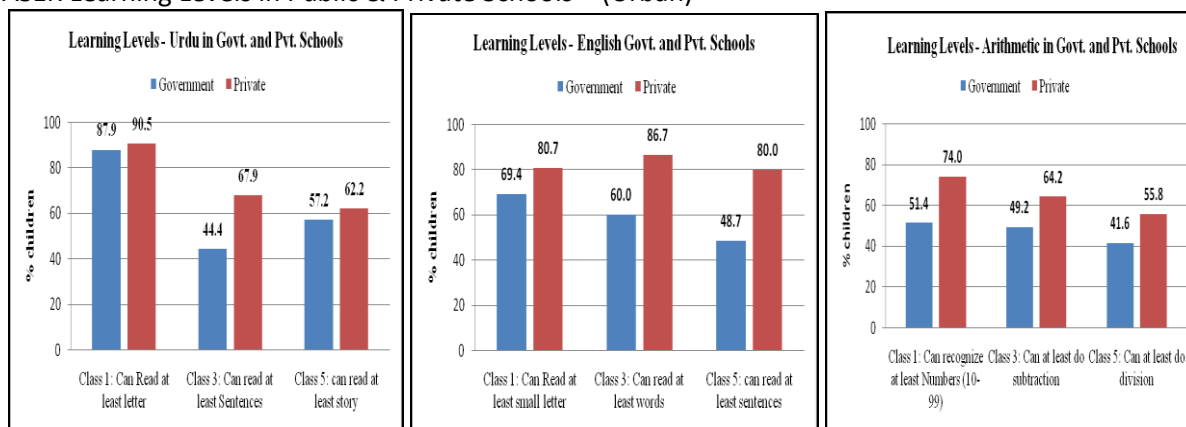
Urban							
% of children in different types of schools					% Out of school		Total
City	Govt.	Pvt.	Madrasah	Others	Never Enrolled	Drop Out	
6-10 Yrs	26.0	64.4	2.2	0.1	6.5	0.9	100
11-13 Yrs	32.0	54.9	1.9	0.2	5.2	5.4	100
14-16 Yrs	33.5	46.4	2.4	0.0	7.1	10.5	100
6-16 Yrs	29.1	58.2	2.3	0.1	6.3	4.1	100
Total	89.6				10.4		
By Type	32.5	64.9	2.5	0.1			

ASER Learning Levels in Public & Private Schools – (Rural)



Reading levels better in private schools for Urdu, English, and Arithmetic

ASER Learning Levels in Public & Private Schools – (Urban)



Reading levels better in private schools for Urdu, English, and Arithmetic

The graphs for rural and urban enrollments reveal the spread of private sector in Pakistan and presence of private sector particularly in urban areas.

The learning levels although not very robust display higher results for private sector students. Parents are at a loss to make decisions with information.

These trends captured extensively by ASER 2011 compelled ITA to undertake this pilot. SASIP is an innovative program supported by a grant from ILM Ideas to understand various dimensions of private education provision financed both by private and public sectors and creates possibilities for improvement. It will help providers and clients/parents make informed decisions for a better range of services and outcomes.

"Access to quality education can provide new opportunities and significantly improve lives of those at the bottom of the pyramid. Many countries are facing severe problems with their government-run education system... As a result, privately owned schools for low-income families have been started by educational entrepreneurs.

In the Affordable Private School (APS) market, there is a tension between revenue and learning outcomes. There is a need to strengthen the ecosystem around the emerging affordable private school sector to ensure that schools have access to affordable tools and resources that allow them to offer quality education in a sustainable manner." Source: M-CRIL



STAKEHOLDERS DIALOGUE

SCHOOL ASSESSMENT FOR SCHOOL IMPROVEMENT PROGRAM (SASIP)

Partners and Supporters



Presentation Flow

- ① Part I : Rationale & Emerging Realities
- ② Part II: What is SASIP? Work in Progress
- ③ Part III: Way Forward for SASIP - Owners and Parents; Access to quality & resources



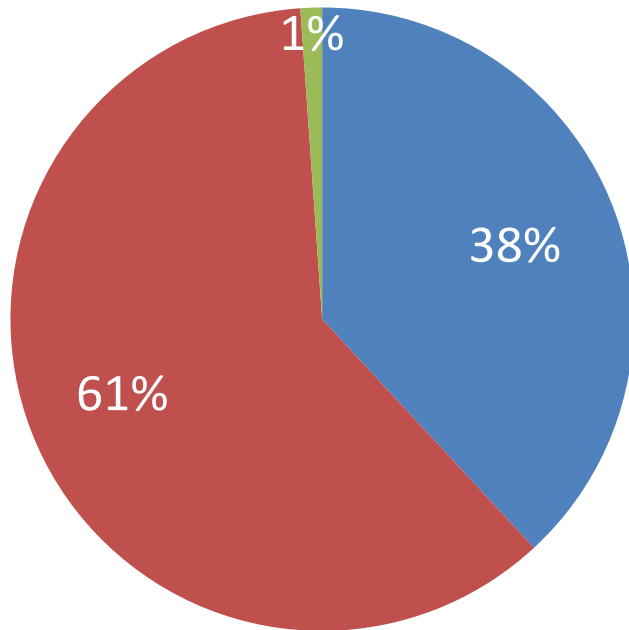
Part I

**RATIONALE & EMERGING
REALITIES**

School Enrollment

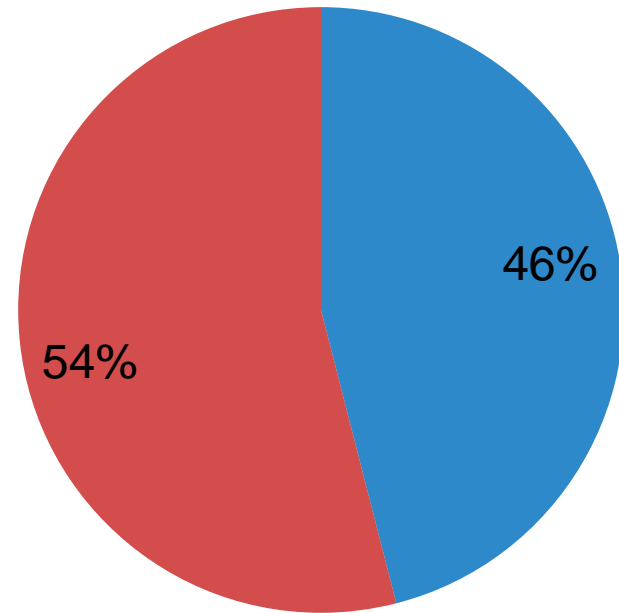
A recent study undertaken across India and Pakistan (2012) surveyed:
a) 189 schools in Pakistan and 151 in India (2 districts of 2 provinces/states)
b) covered 1201 and 1275 households respectively in urban and rural areas

Pakistan



- Government school
- Private school
- Madrassah

India

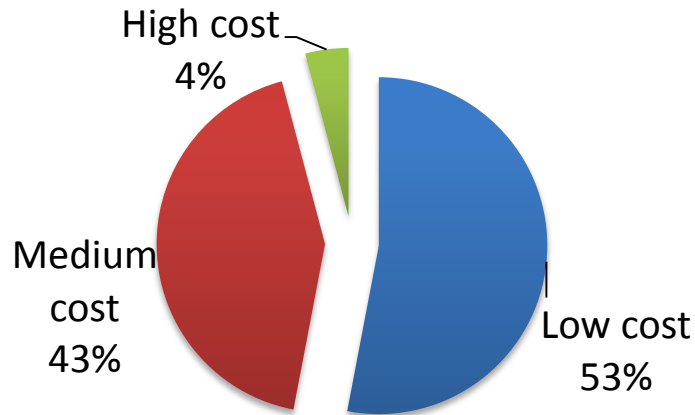


- Government Schools
- Private Schools

Private Schools and Fee Ranges

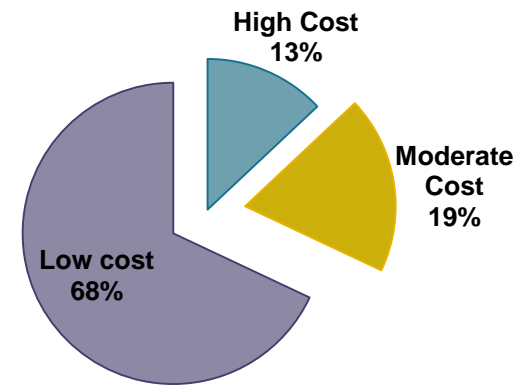
Pakistan

Urban

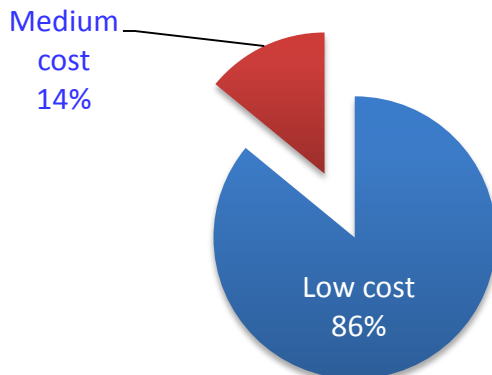


India

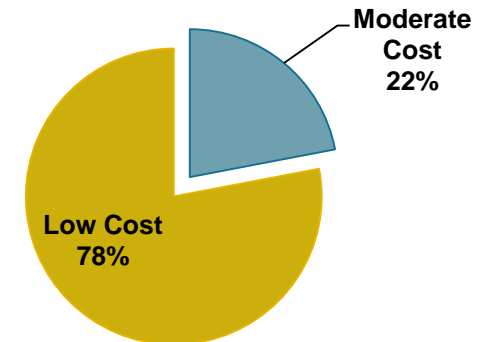
Urban Schools and Fee Ranges



Rural



Rural Schools and Fee Ranges



Burden of Private Schooling on Households

Pakistan

Cost of public schooling: PKR 380 on average

Cost of private schooling: PKR 1090

56% of even the low wealth group opt for private schooling, even though the relatively cheaper option of public schools exists.

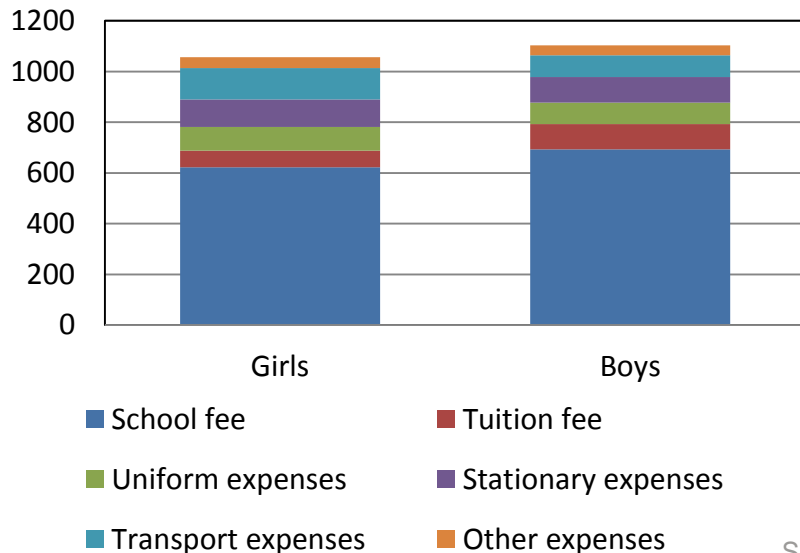
India

Cost of public schooling: INR 414, on average

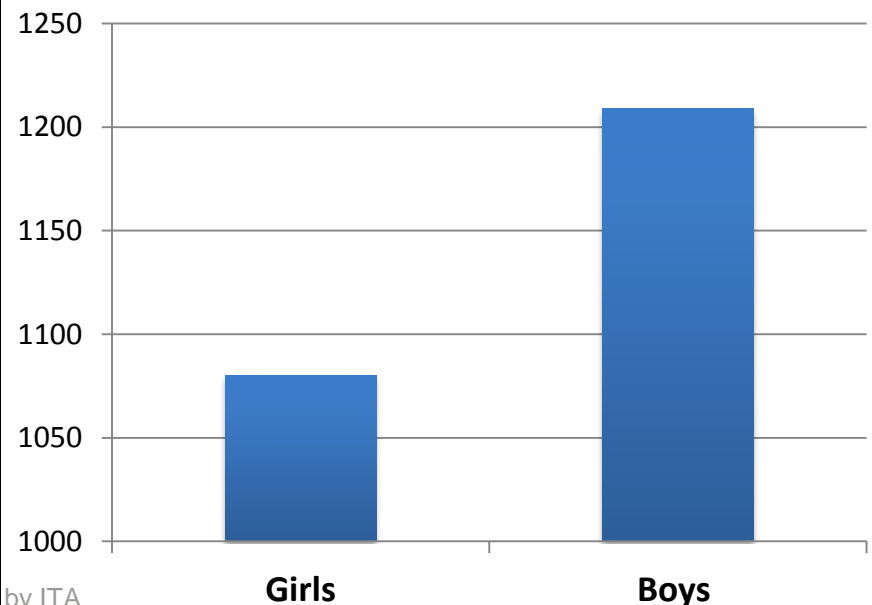
Cost of private schooling: INR 1194, on average

Public schooling remains the preferred choice of the low wealth group

Expenditure on Education by Gender, for Private School Students

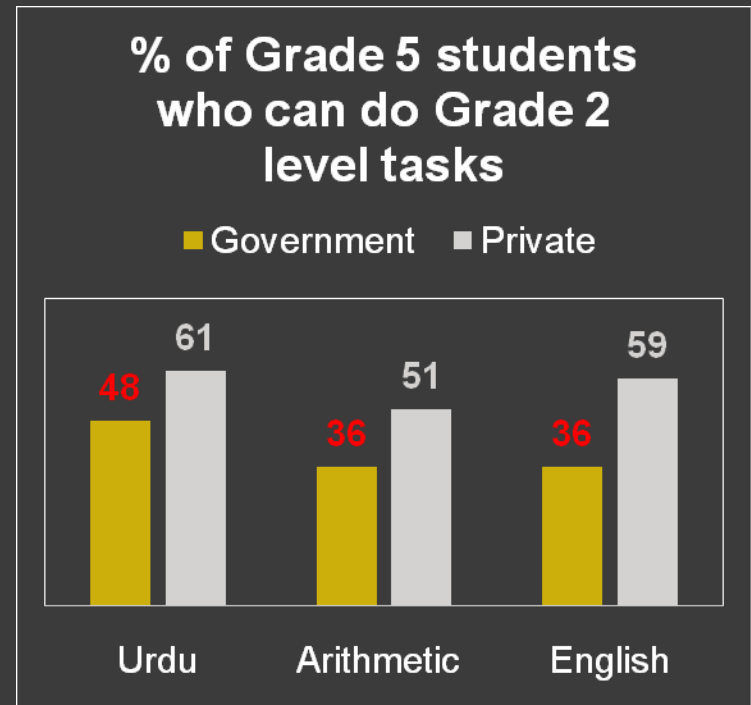
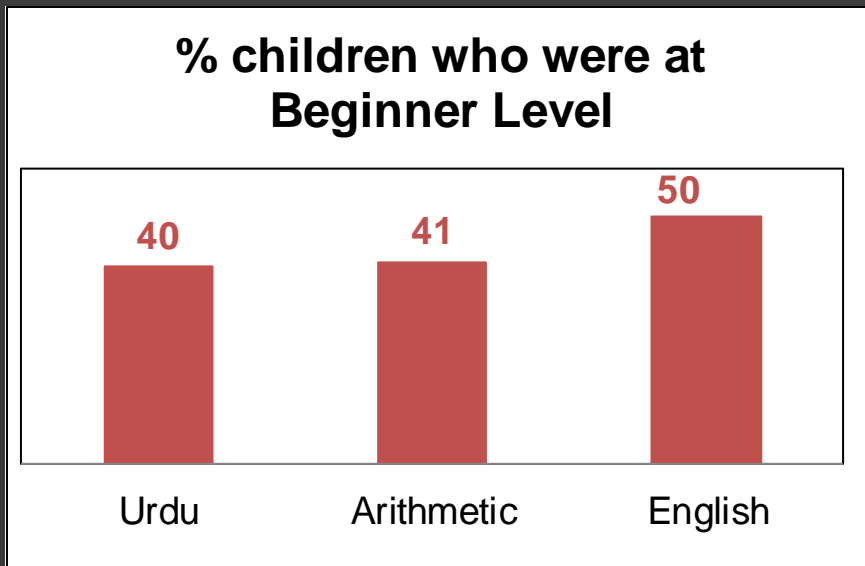


Expenditure on education



ASER *2011 results Private School Children

- The learning outcomes for private school students better than govt. school students



- However the difference is small and government school benchmarks are low

Enrollment (6-16 years)-Karachi

➤ 90% of 6-16 year olds in City District Karachi are enrolled in schools

➤ 10 % children are out of school

➤ 73% children enrolled in private/non-state sector

% Children in Different Types of Schools					% Out of school		Total
Age Group	Govt.	Pvt.	Madrasah	Other	Never Enrolled	Drop-out	
6-10	21.7	70.1	2.9	0.0	4.8	0.5	100
11-13	26.7	62.6	1.5	0.5	4.4	4.4	100
14-16	26.2	50.6	1.8	0.0	6.7	14.6	100
6-16	23.9	64.1	2.3	0.1	5.1	4.5	100
Total			90.4			9.6	
By Type	26.5	70.8	2.5	0.1			

Trends in Privatization & Some Characteristics

Pakistan	India
Mushroom growth in the past 20 years	Mushroom growth in the past 20 years
Many unrecognized private schools.	Many unrecognized private budget schools (89%) which have only up to 2013 (due to RTE 2010) to become registered with provisions that will increase costs and possibly tuition fee.
Private enrollment in urban areas (67.2%) higher than rural areas.	Private enrollment in urban areas (63.8%) higher than rural areas.
The primary sector continues to hold bulk of the children (66% of all privately enrolled) with thinning post primary or secondary enrolment	The primary portion continues to hold bulk of the children (>75% of all privately enrolled) with thinning post primary or secondary enrolment
65% private schools are low-cost	70% private schools are low-cost

Private Schools a robust reality of the education landscape

Right to Education: a dominant framework in Pakistan & reality in India (2010)

Article 25 A – Right to Education

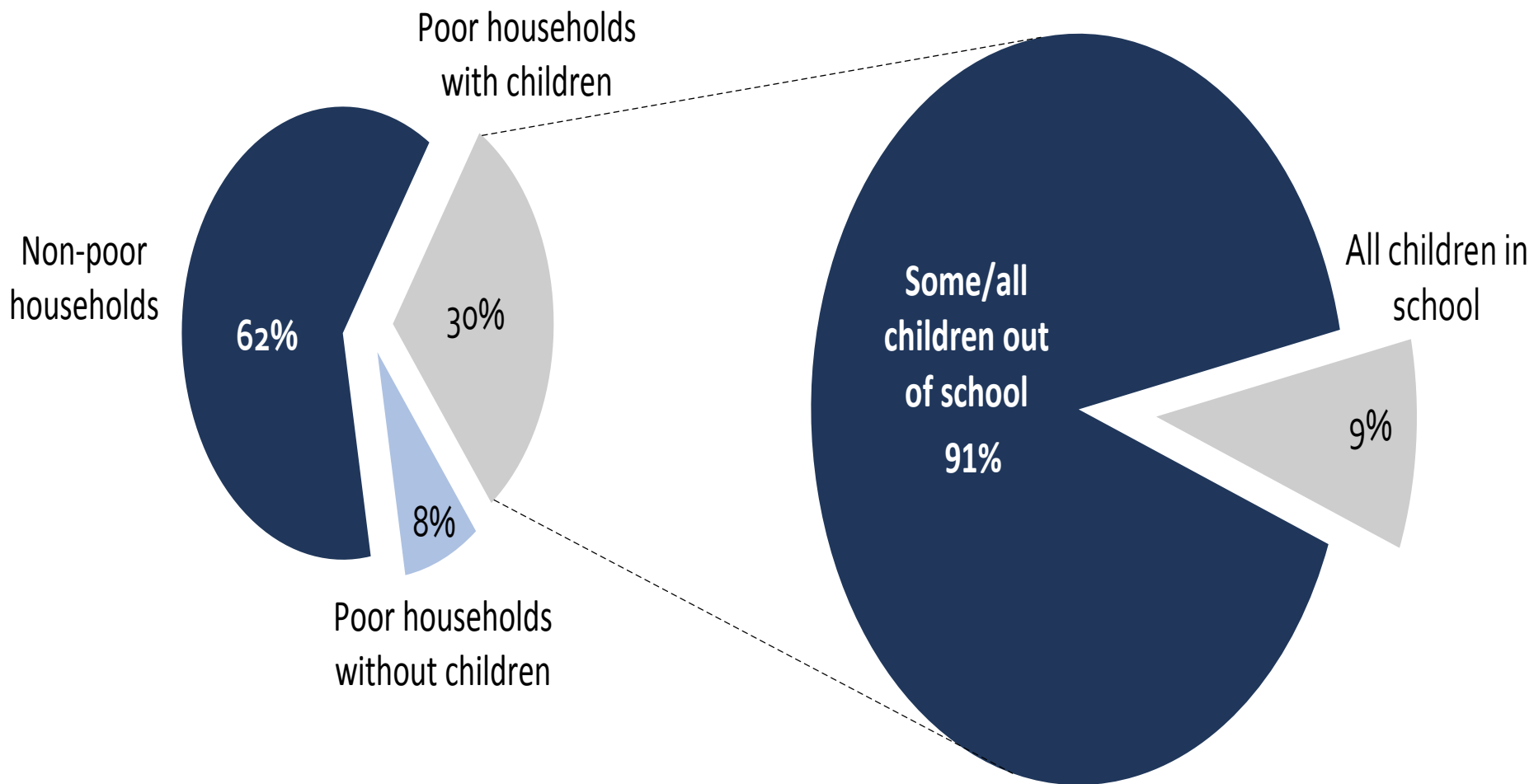
- 18th Amendment to the Constitution has secured through Article 25 A Right to Education (RTE) for every child 5-16 years – state obligation
- Each province engaged in making 25-A a legally binding provision- ICT has just passed the bill through both houses
- The state mobilizing private sector to play a significant role through 10-20% allocation of seats to deserving through govt. funded (vouchers) or self supported provisions for enhanced access and quality.

Challenges of Access in Sindh

Source: Education Fund for Sindh - Pilot Programme: 2012/13-2014/15,
Business Case January 2012

- At least 7 million children are out of primary school; 10% of the world's total out-of-school population.
- Govt. of Sindh estimates 7 million children 5-16 years not in school; ASER 2011 29.5 % denied RTE
- Sindh contributes 33 % to country's GDP & 62% of its revenue from sales tax and 70% of its revenue from income tax.
- BISP 's 2011 HH survey: 1.3 million 'extremely poor' households in Sindh with children aged 5-9 years (primary school age), 30% of all households in the province. Of these , 81% have all children out-of-school and 10% have only some of children out-of-school. 9% of families below the poverty line educating all their children .
- OOSC in absolute numbers in urban areas are very large, with 2.5 million children (5-16 years) in Karachi alone – over 1/3 of Sindh's total. Sir Michael Barber describes Karachi as the “the worst educated megacity on the planet.” (2010)

Proportion of the poorest households in Sindh with children out-of-school



Annual School Census 2009-10 & National Education Census 2004-05.
Data assumes 5 children per household where listed as 4+ in the original data

Sindh's NER at Primary, Middle and Matric for Shifted Age Bands - PSLM 2010-2011

TABLE 1 –B NET Enrolment Rate At The Primary Level (Age 6-10)- (Excluding Katchi Class)

Province & district	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Pakistan	78	75	76	68	56	62	71	61	66
Sindh	74	72	73	63	43	54	68	55	62

TABLE 2.B NET Enrolment Rate at the Middle Level (Age 11-13)

Province & district	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Pakistan	46	49	48	34	24	29	38	32	35
Sindh	46	50	48	34	14	26	39	32	36

Table 3 B Net Enrolment Rate At The Matric Level (Age 14- 15)

Province & district	Urban			Rural			Total		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
Pakistan	32	34	33	21	15	18	24	21	23
Sindh	35	32	33	19	7	14	26	20	23

Privatization Trend: Gap between Demand and Supply (challenges)

- ① **Both Primary & Post primary level opportunities scarce in the public sector**
- ② **Most often, private schools unaware of what services to offer?**
- ③ **How do parents make informed decisions about the schools they send their children to?**
- ④ **No of private schools is on the rise. However, few measures to determine their level of efficiency.**
- ⑤ **Lack of information in terms of areas which need attention.**

Part II

WHAT IS SCHOOL
ASSESSMENT & SCHOOL
IMPROVEMENT
PROGRAM (SASIP) ?
WORK IN PROGRESS

SASIP-response to information gaps & standards

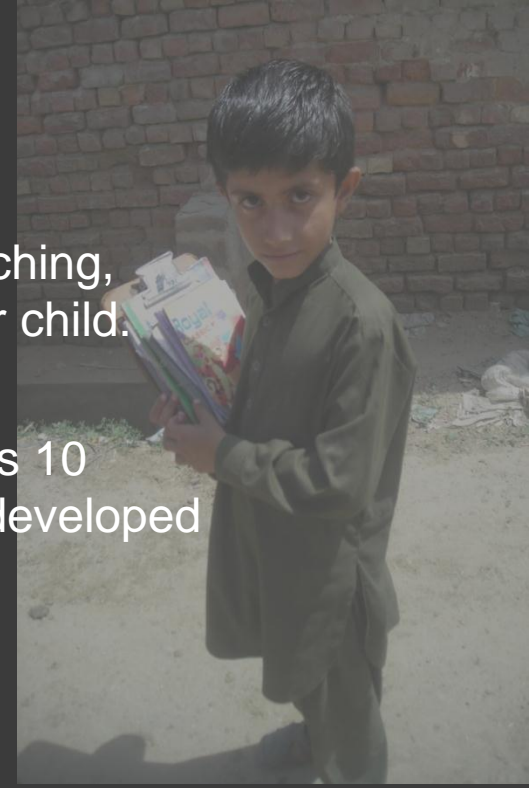
- ❑ Can a school audit system improve school and sector performance?
- ❑ Can it empower the parents and communities to demand & drive quality improvement in this sector?
- ⦿ **Goal: “To establish a school capacity assessment and audit for improved governance and learning outcomes”**
- ⦿ SASIP designed for the enhancement of:
 - Capacity for Quality Learning
 - Infrastructure & Learning Materials
 - Sustainable Financial Management
 - Governance and Partnerships

Is assessing and rating schools a good way to make informed choices for parents and public?



The Framework

- Learning Environment: teacher competency, quality of teaching, values, infrastructure and facilities in the school, space per child.
- Student Academic Achievement: Board Examination (Class 10 Results), Classroom Examinations, and Assessment test developed by the SASIP team.
- Governance System & Parental Engagement:
 - Parent-teacher association.
- Financial Systems and Performance: Record keeping and accounting, fee structure, subsidies, overdues existing liabilities, and annual cost per child.
- Exploring future plans and prospects
- Technical Collaboration : M-CRIL**
Micro-Credit Ratings International Limited



School Assessment For School Improvement Program (SASIP) - the Ecosystem

Owners have options for expansion/ enhancement

Phase I – Audit Pilot Phase

School Assessment 6 Pillars

Analysis of Data

Action for Improvement

Finance Options

Quality Options

Governance Options

P H A S E II

Parents have voice and choice that is evidence based -

Students' Learning Outcomes Tracked Over Time

Baseline Learning

Mid Term Learning Assessment

End Line Learning Assessment

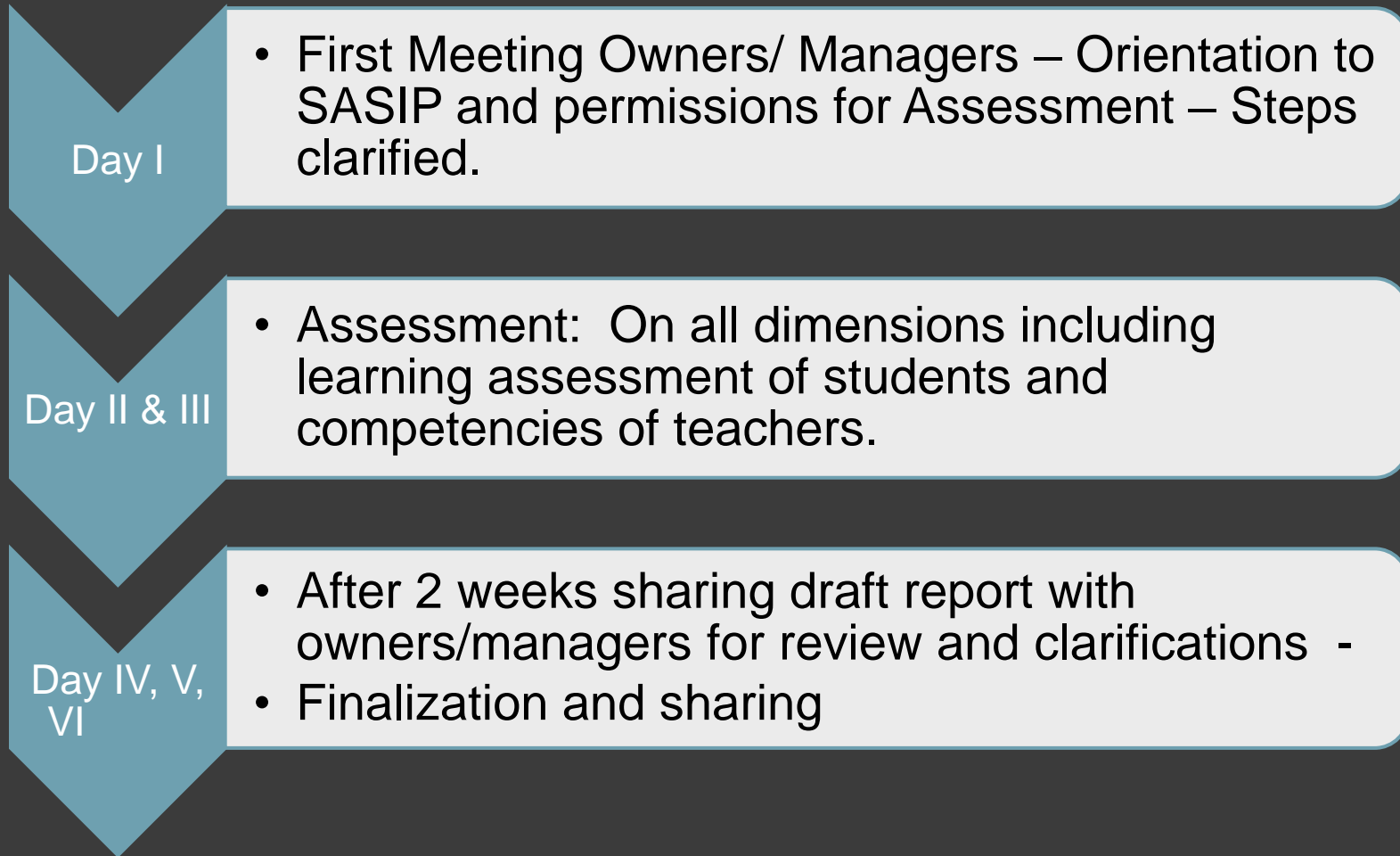
Inputs in assessment process

- ⦿ History, background, vision, mission, and objectives.
- ⦿ Details of the board members
- ⦿ Information for the last three academic years (where available):
 - Faculty
 - Enrolment /drop outs– gender disaggregated .
 - Fees –trends on timely and overdue payments
 - Subsidies and freeships/scholarships by grade
- Teachers' and Students attendance
- ⦿ Quality dimensions – learning environment and learning outcomes
- ⦿ Parental satisfaction
- ⦿ Audit and liability (loan funds, grant or equity investment)

Outputs

- ⦿ The report will act as a self appraisal process
- ⦿ Enable service providers to identify opportunities and challenges
- ⦿ Increase transparency and accountability
- ⦿ Third party assessment of school quality
- ⦿ Enable informed decision-making by parents
- ⦿ Facilitate access to quality options and finance for the Affordable Private Schools (APS)
- ⦿ Setting sector standards

SASIP Process for Each School



**SASIP Team comprises 2 personnel for institutional, governance and financial parameters
1-2 academic support personnel for students and teachers assessment & observation**



ANALYSIS OF SCHOOLS ASSESSED: Some Early Findings

Pilot Phase – Two Urban Locations: Lahore & Karachi

20 Schools have been selected and 11 have been assessed in
Lahore & Karachi

- ❖ Lahore

10

- ❖ Karachi

10

- ❖ Expand to 30 up to the end of project period



Schools by Category

Schools are divided in 4 broad sub-categories:

- ❖ **For Profit**

- ❖ Private Schools (Pvt.)

- ❖ **Not for Profit (NFP)**

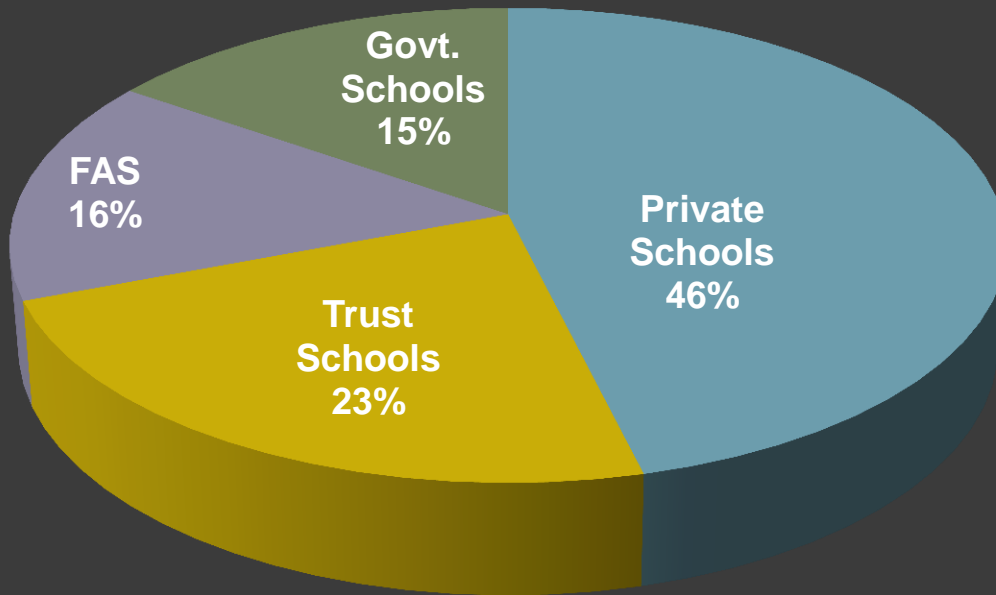
- ❖ Trust Schools (TS)

- ❖ **Government Financed/Funded -also NFP**

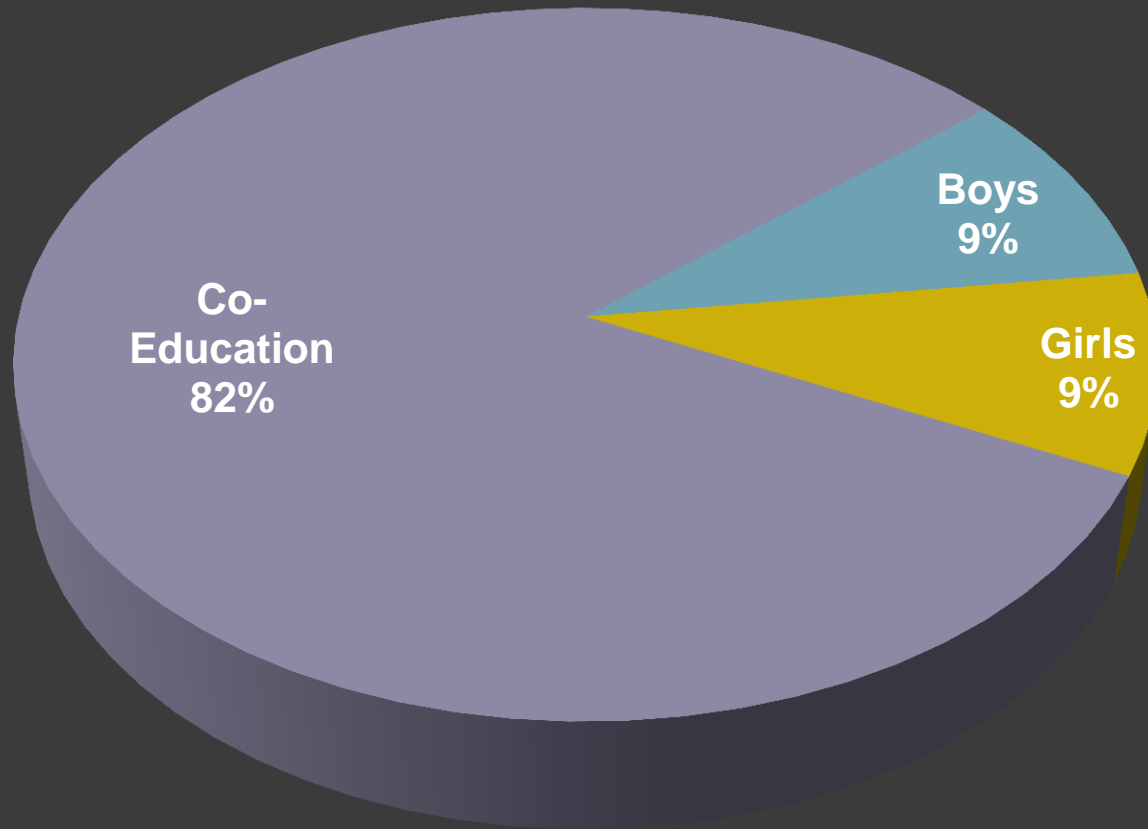
- ❖ Foundation Affiliated Schools (FAS) – *public funding and private management*

- ❖ **Government Schools with or w/out Boards**

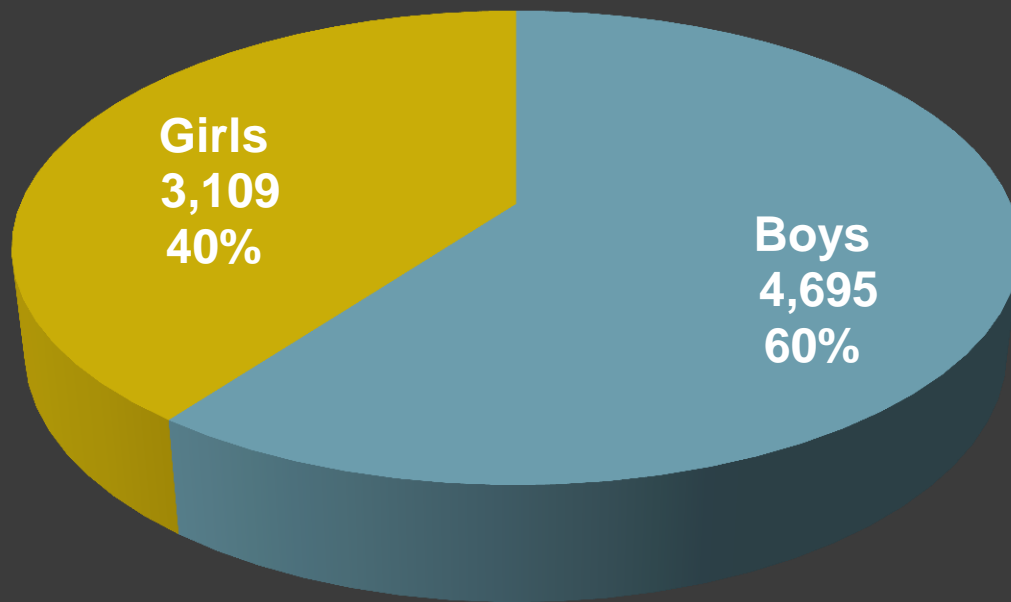
School Type



Schools by Gender

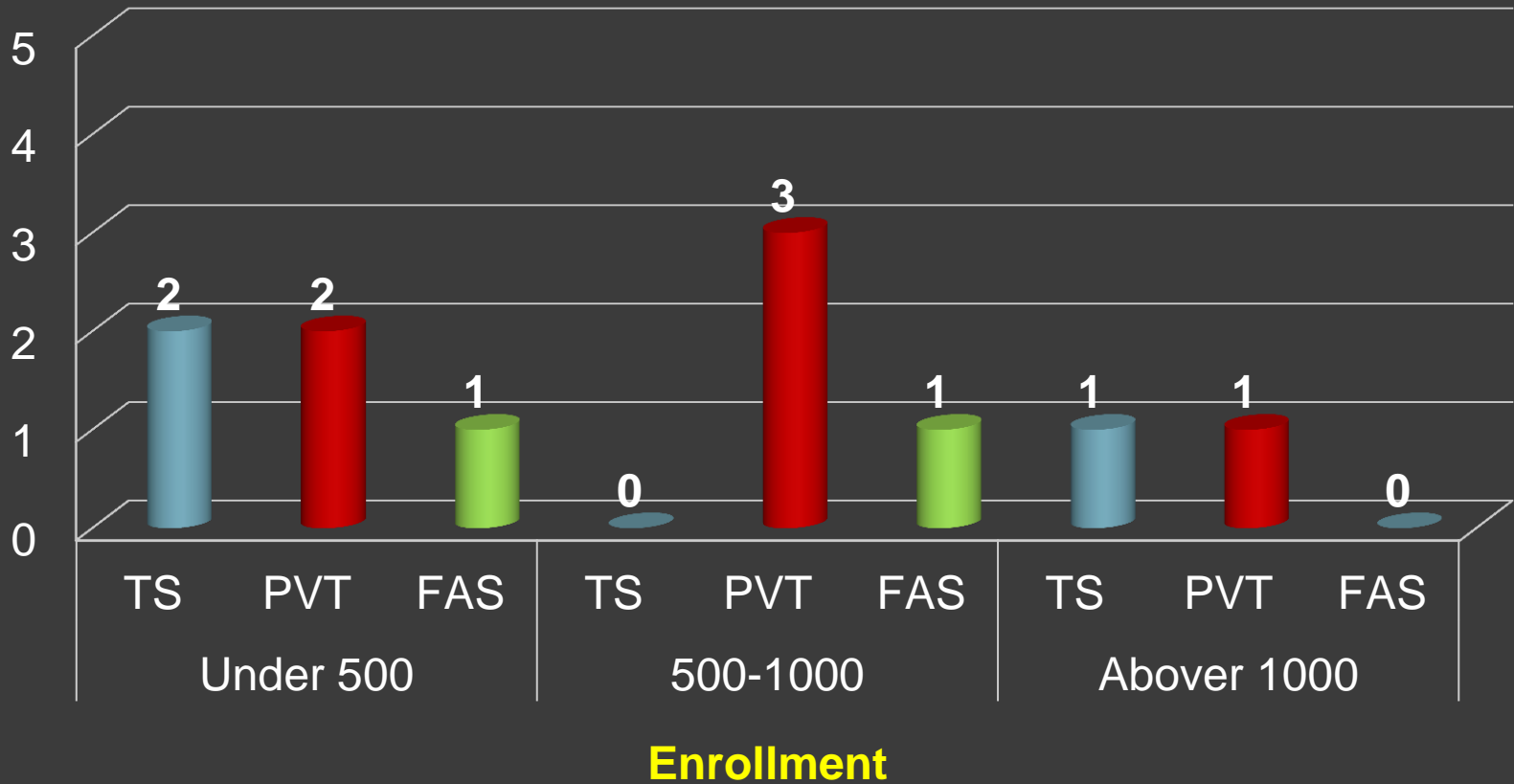


Enrollment by Gender

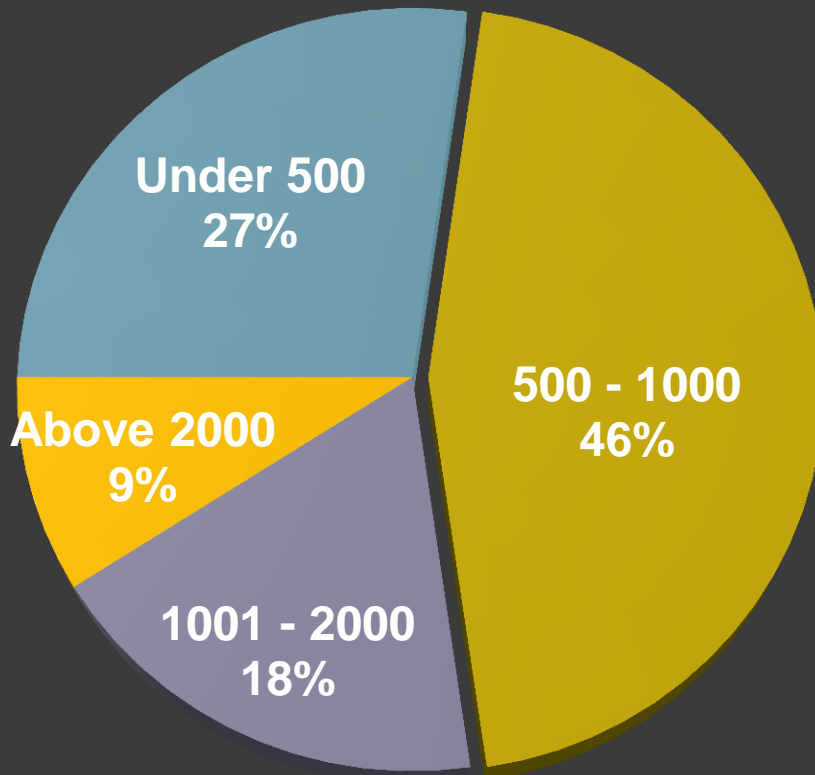


Schools by Type and Enrollment #s

Schools by Enrollment Band



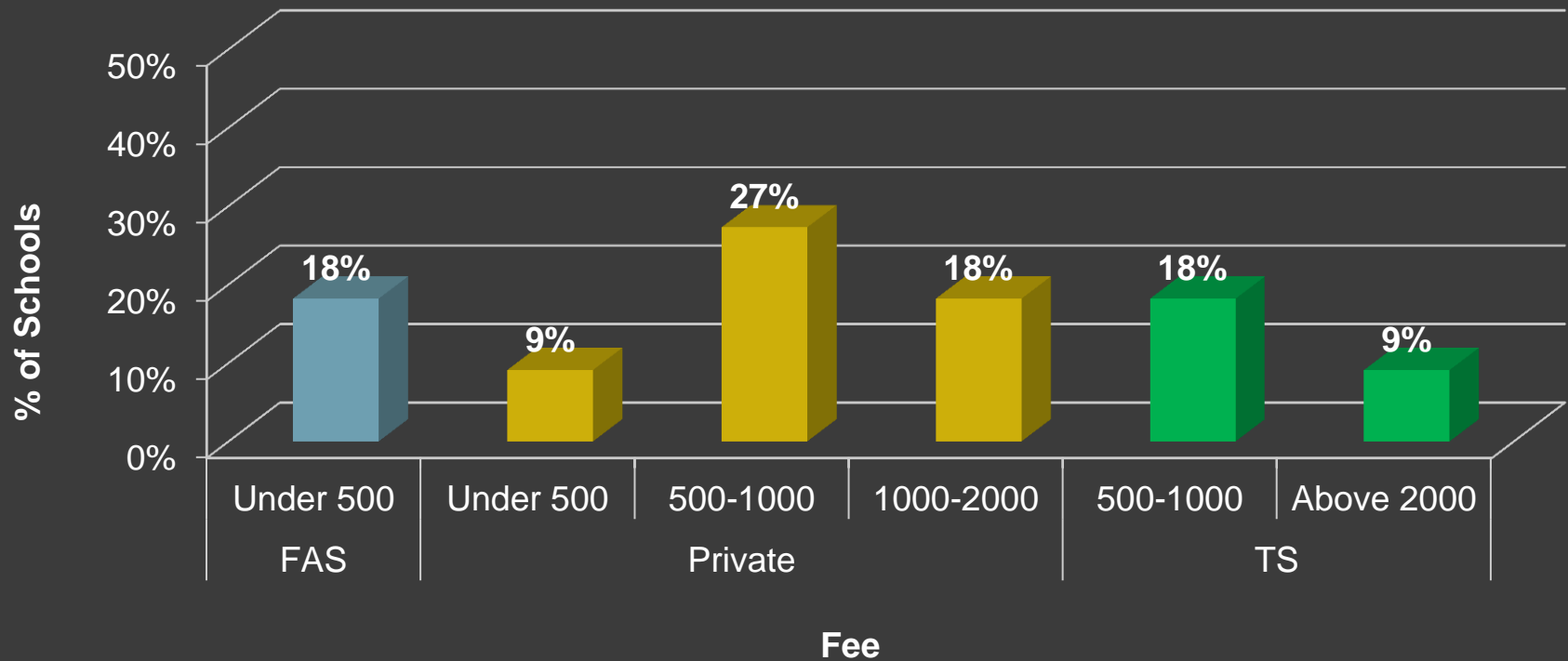
Schools by Fee Structure



Schools by Fee Structure			
Under 500	500 - 1000	1001 - 2000	Above 2000
3	5	2	1

Schools by Fee Structure

Schools by Type & Fee

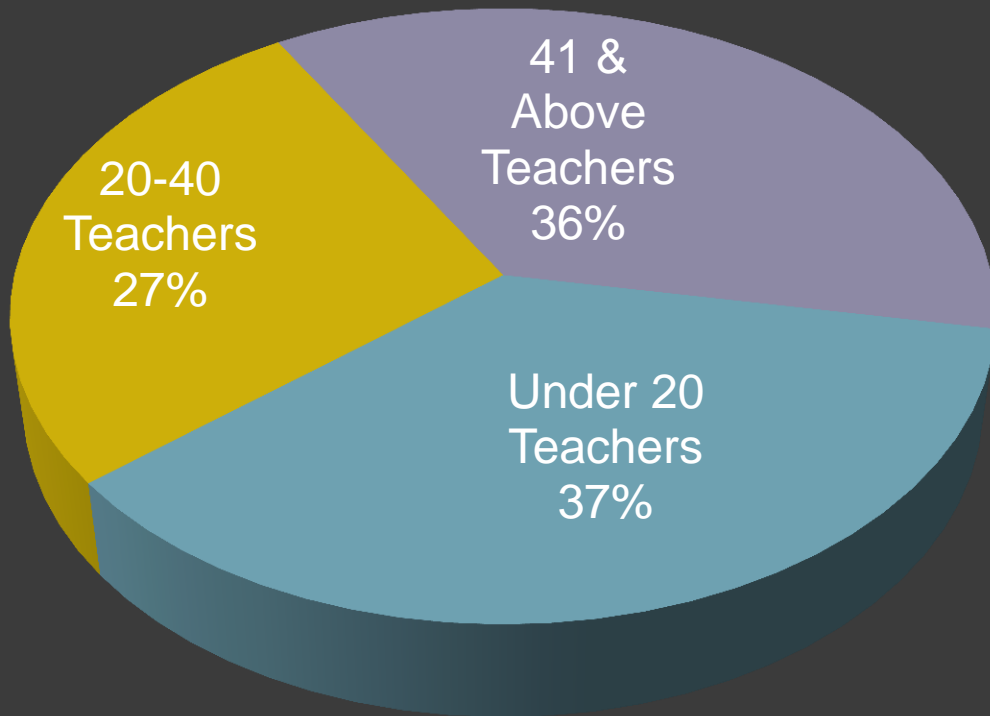


FAS*	Private Schools			Trust Schools	
<500	< 500	500 - 1000	1001 - 2000	500 - 1000	>2000
2	1	3	2	2	1

*FAS schools – HHs do not pay – per child cost given to school by Ed. Foundations

Schools & No. of Teachers

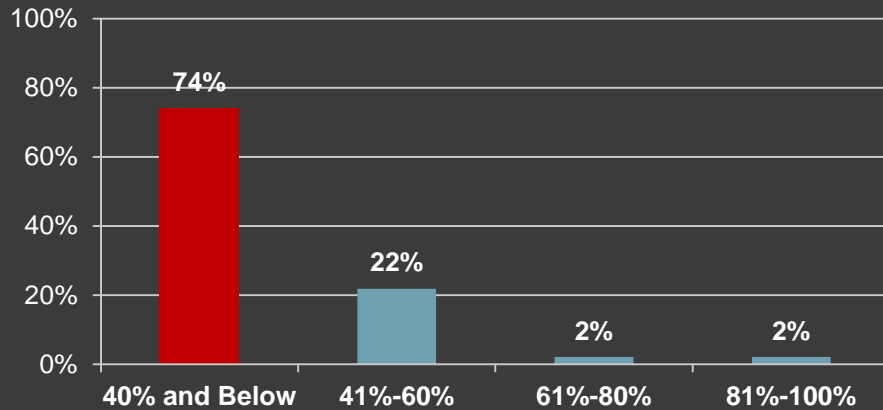
Teachers



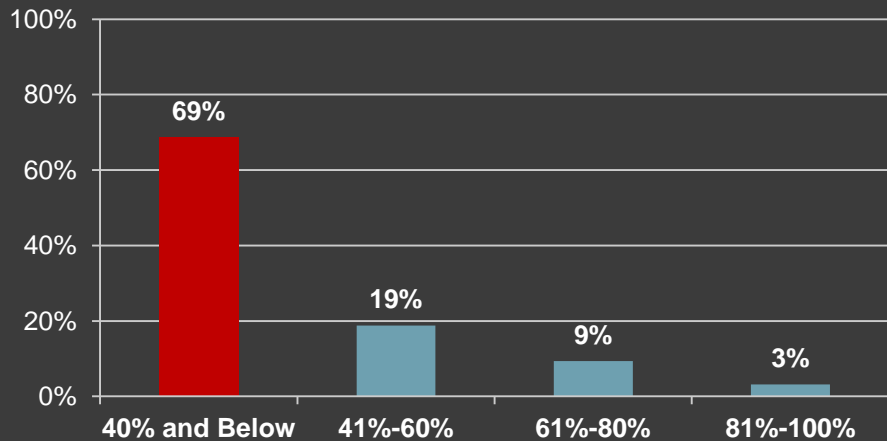
Learning Level - Children

School A (overall average)

English

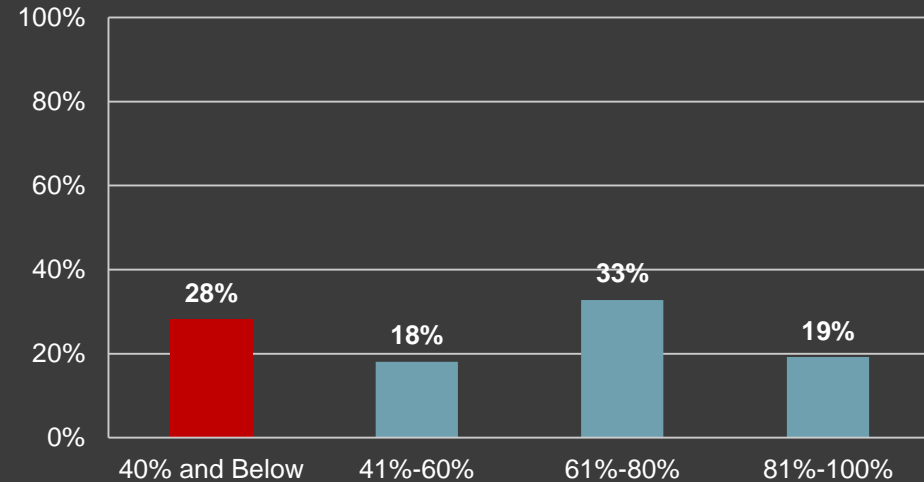


Maths

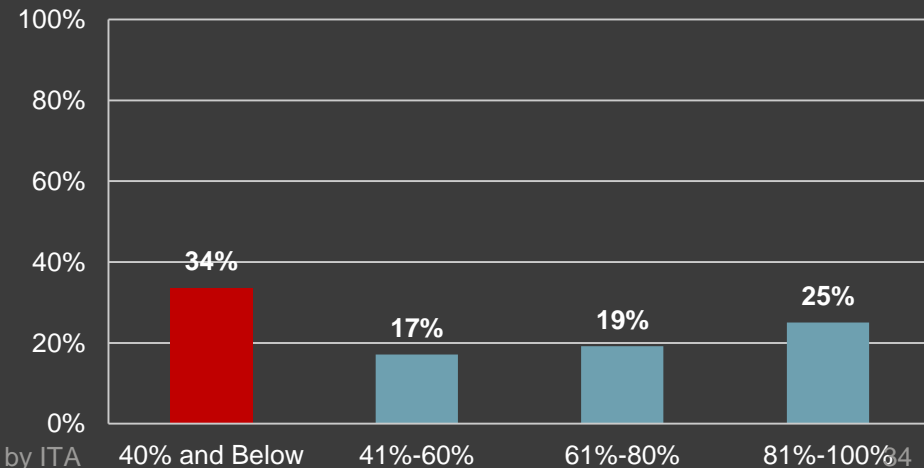


School B (overall average)

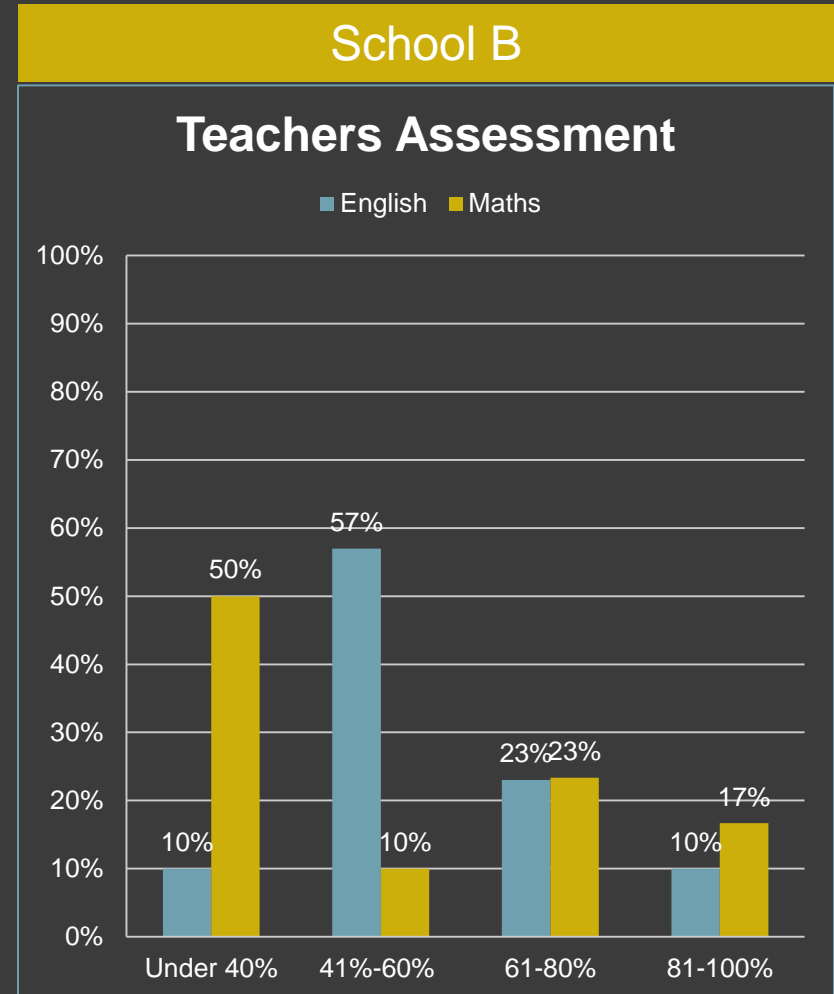
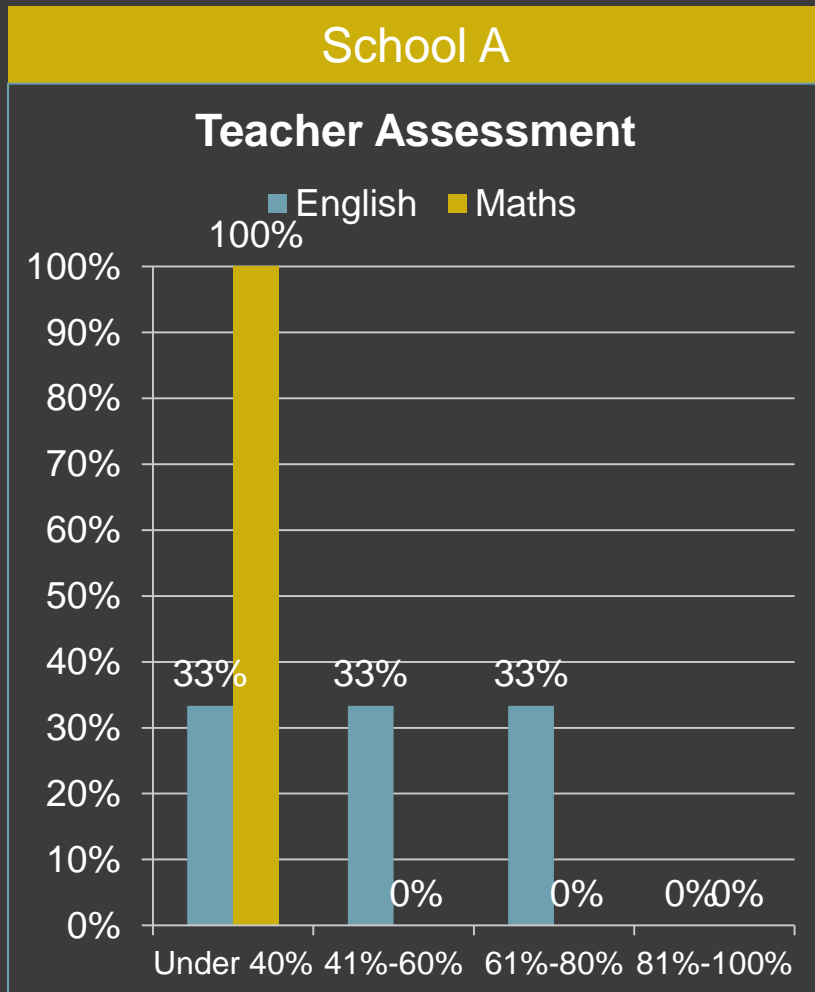
English



Maths



Learning Level - Teachers

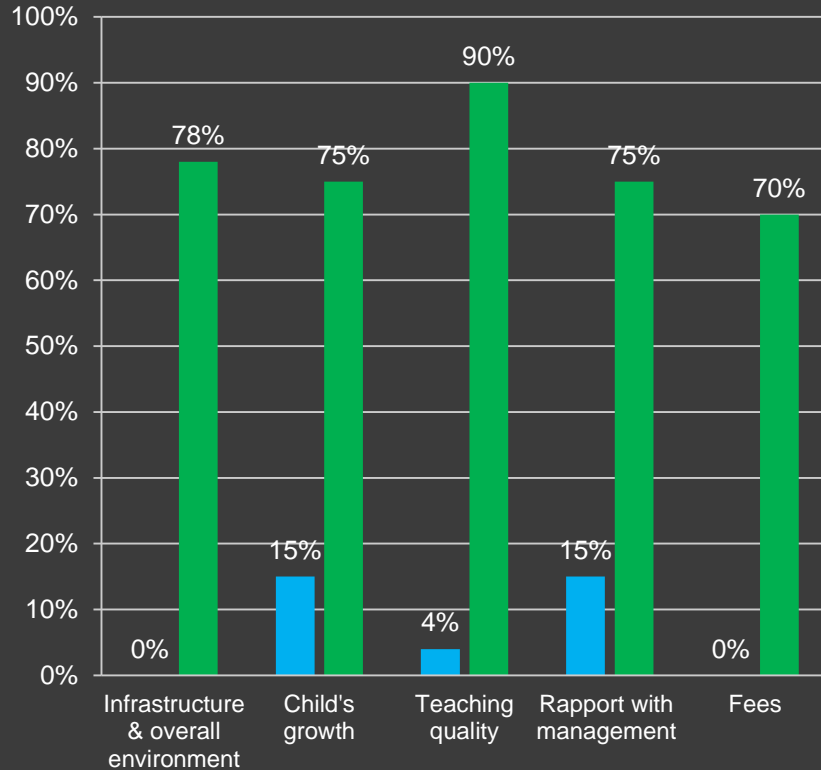


Parents Engagement

School A

Parents Engagement

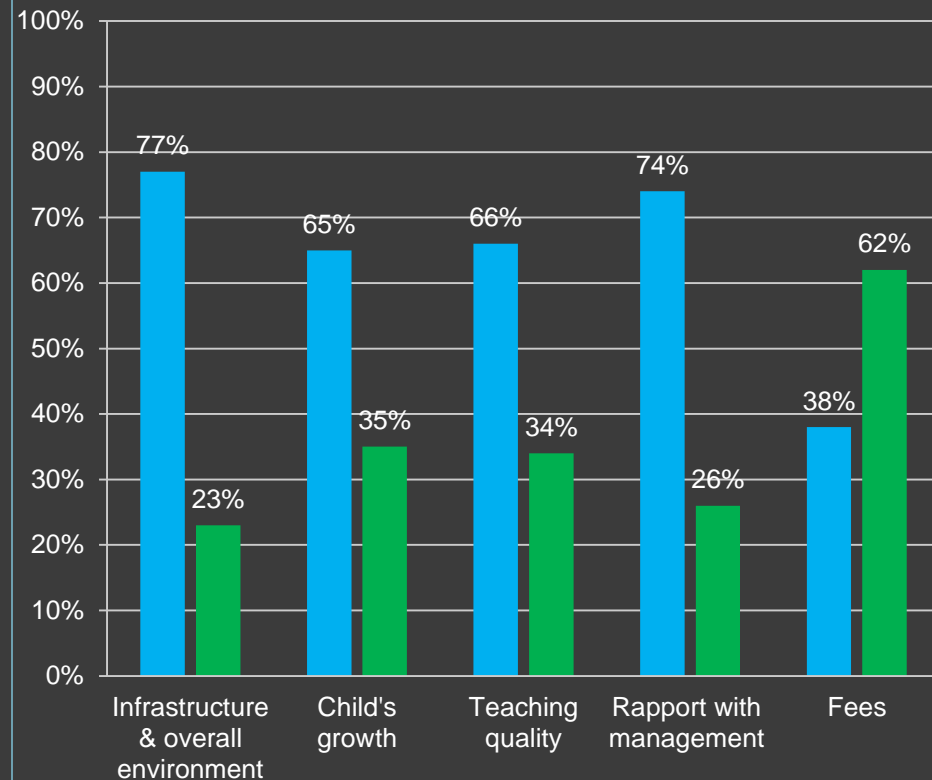
■ Highly satisfied ■ Satisfied



School B

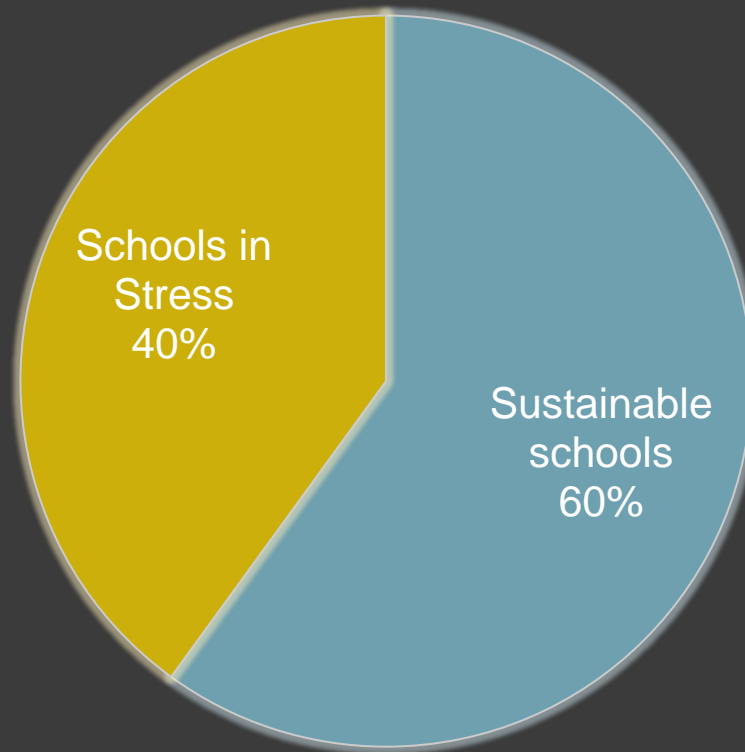
Parents Engagement

■ Highly satisfied ■ Satisfied



Sustainable Schools & Schools in Stress

Financial Status of Assessed Schools



Other financial indicators...

School A	
% of free students	40%
% of students with fee over-dues	50%
Operating expenses per student	Rs. 6877
Revenue per student	Rs. 660
Tuition Fee Recovery	50%

School B	
% of free students	6%
% of students with fee over- dues	5%
Operating expenses per student	Rs. 3785
Revenue per student	Rs. 466
Tuition Fee Recovery	70%

Toolkit

- ◎ Toolkit is designed to access information along the following key dimensions:
 - School background/ data collection through SASIP tools
 - Quality of education and teachers' capabilities
 - Students learning levels – all grades 1-X
 - Record keeping techniques
 - Teaching methodologies in practice through classroom observation
 - Teachers' satisfaction level and challenges
 - Parents satisfaction and their engagement levels with their children's schools

Letters of Appreciation - Karachi

AL-QADIR MODEL ENGLISH SCHOOL
New Kumharwara Road, U.C# 10, Chakiwara, Lyari Town, Karachi. 75660. Ph : 021-32529425
E-mail : alqadirschool@hotmail.com, dmdanish@hotmail.com
Nursery to Matric for Boys & Girls

Ref No. AS/MS/201/12 Date: 20-10-2012

To,
Ms. Afshan Razzak
Regional Manager
Idara-e-Taleem-o-Aagahi, Sindh
Karachi.

Subject: Appreciation for completion of SASIP in Al-Qadir Model English School

Respected Madam,


I would hereby would like to thank the entire team of SASIP from Idara-e-Taleem-o-Aagahi for implementing this excellent programme in our school that helped us identify the weaknesses in major areas that need some major attention at this stage.

Prior SASIP, we never did an assessment of teachers but now as we have done that with SASIP team, the need for training has been identified and we'll be working on it. SASIP team didn't only highlight the problem areas but also provided us with good suggestions for teachers training that we can avail from some of the reputed organizations.

SASIP team showed great dedication throughout the procedure and provided us with excellent reports that brought our attention to specific areas where we really need to work on. Such programmes should be implemented in schools and we really appreciate the efforts.

Thank you for the services rendered.

Best regards


Administrator
Dost Muhammad Danish

Hard Work Never Goes Unrewarded

Pride Zone ACADEMY
Mehrab Khan Essa Khan Road, Nawalane St # 16 UC. 11 Lyari Town Karachi.

Ref. Oct-9/12 Date 19-10-2012

To,
Ms. Afshan A, Razzak
Regional Manager
Idara-e-Taleem-o-Aagahi-Sindh
Karachi.

Subject: School Assessment for School Improvement Programme in Pride Zone Academy

Respected Madam,

The entire management of Pride Zone Academy is really thankful to SASIP team from Idara-e-Taleem-o-Aagahi Karachi for the implementation of the school assessment programme in our school. We really need such programmes to be implemented that provide us an insight to our strength and weaknesses based on facts and solid grounds,

The significance of parents indulgence in a child's academic career is really important and SASIP pointed that out for us. We are now working on PTAs in order to engage parents as much as possible. Parents also shared their concerns with the SASIP team which they cannot share with us.

SASIP is a great milestone and the journey should go on and benefit other schools as well.

Thank you for considering our school for this wonderful programme.

Regards

Administrator
Pride Zone Academy

Challenges

- ⦿ A new approach in question – ‘buy in’ takes time - School Management - not always convinced of the merit of SASIP with differentiated category of owners;
- ⦿ Management cooperation (especially Govt. schools)
- ⦿ Sharing of Financial Information & Legal documents
- ⦿ Security challenges (Karachi)
- ⦿ Planned and expected time line variations
- ⦿ Low teachers’ qualifications and competencies in private schools need further investigation
- ⦿ Instruments developed for testing teachers may have high benchmarks – now under review
- ⦿ From : **assessment** to **benchmarking for standards** to **transformation through innovations** is a complex process with multiple stakeholders/solution providers...

Part III

**WAY FORWARD FOR SASIP -
OWNERS AND PARENTS;
ACCESS TO QUALITY &
RESOURCES**

Quality – Learning Options – A Resource Directory Being Developed

- ⦿ Resource directory being developed in both cities ;
 - Teacher training institutions
 - Learning materials options
 - Capacity building in governance and leadership options
- ⦿ Directory has:
 - Names of institutions
 - Specialisms/ areas of expertise
 - Costs where available of courses
 - Address and website
 - Focal Person to contact

Micro Finance Options- *early beginnings*

Financial Institutions	Loan Type	Contact
Kashf Microfinance Bank	Raqam Barwaqt Sunehri Qarza Kamyab Karobari Qarza	19-Aibak Block, New Garden Town, Lahore-Pakistan Tel: +92-42-111-981-981 Fax: +92-42-584-7816 Email: info@kashf.org
Bank of Punjab	Asaish Loan Quick Loan	10-B,Block E-II, Main Boulevard Gulberg III Lahore UAN : 111-200-100 Tel : (042) 35783700-10 Fax :(042) 35783713 E-Mail: Feedback@Bop.Com.Pk
Tameer Microfinance	Tameer Karobar Loan (10,000 to 150,000)	38 Civic Centre (1st Floor) Barkat Market Garden Town Lahore Tel: (042) 5862915, 5833896

SASIP's Trajectory

RATING TOOL

Student Learning
Learning Environment
Financial Performance
Strategy & Governance
Parent Engagement

PRODUCT

**SCHOOL
ASSESSMENT**

**SCHOOL RATINGS
Report**

**DATABASE/
BENCHMARKS**

STAKEHOLDERS

Schools

Parents

Policy
Makers

Solution
Providers

Donors

Financial
Supporters &
Investors

Key suggestions from Lahore Dialogue...

- ⦿ Teacher training is the key to improving the quality of education.
- ⦿ DSD promised to provide teacher guide books to schools recommended by the SASIP team.
- ⦿ Licensing for teachers is of utmost importance – standards to become a teacher must also be set up.
- ⦿ Cluster should be created where private and public schools/teachers can interact and benefit from each other in terms of teacher training.
- ⦿ Parent Teacher Association/ Committees must be made mandatory in all private schools.
- ⦿ Benchmarking should be in accordance to the national and international standards of education.

Key suggestions from Lahore Dialogue...

- ⦿ A rating systems should be devised which is user friendly and accessible to everyone so that anyone can assess the performance of any school.
- ⦿ In financial terms, private schools are considered to be 'enterprises' whereby different financial packages are offered to these enterprises. Currently, any private enterprise can borrow up till Rs. 150,000.
- ⦿ However, another package with the upper limit of Rs. 500,000 is under consideration with the State Bank of Pakistan (awaiting approval).

Suggestions from Stakeholders

THANK YOU 😊

THE EXPRESS TRIBUNE

Wednesday

NOVEMBER 21, 2012

MUHARRAM 6, 1434 A.H.

Rs17

tribune.com.pk

PARTNER OF

School assessment

'Teachers' learning levels very poor'

The project in its pilot phase looked at 15 schools

AROOSA SHAUKAT
LAHORE

A recently-introduced programme has found that teachers' learning levels are very poor and this is reflected in students' learning outcomes.

The initiative, called the School Assessment for School Improvement Programme (SASIP), launched under the Idara-e-Taleem-o-Aagahi, offers an audit of the overall performance of schools, said SASIP Manager Rabia Rafique.

"Obviously when teachers are not aware of what exactly they are teaching, it is going to have an adverse impact on the learning of the students," she said.

In certain cases where there

had been an improved learning outcome by the students, it did not necessarily imply that the teachers' learning levels were high, Rafique said. "With students taking tuitions besides the academic learning they are given at schools, there is always a possibility that their improved learning is owing to additional learning," she said.

The programme, which is a replication of the School Rating Project in India being run by the Micro Credit Rating International Limited (MCRIL), was initiated in Pakistan earlier in July by the ITA under the UKAID and IIm Ideas advocacy and innovation funds for education in Pakistan.

MCRIL is offering technical assistance to the SASIP team in Pakistan. Rafique said while there was no provision for offering school improvement in the project in India, the programme here aimed to provide school improvement action plans as well. But right now, the programme is only focusing on assessment with ranking possibly coming at a later stage, according to Rafique.

The project, which is in its pilot phase, has so far involved 15 schools, 10 in Lahore and five in Karachi, said Rafique. These schools (including private, trust and government) are not being charged any fee for their assessment. They have a fee structure rang-

"When teachers don't know what they are teaching, it is going to affect students' learning

SASIP manager

ing from Rs200 to Rs3000 a month.

Under the programme, a school assessment is conducted after which data is analysed and reports and results are shared with stakeholders. The SASIP team claims this process takes 10 to 15 days. The assessments look at students and teachers' learning levels for English and mathematics.

In case of students, Rafique explained, a study sample was created with a random selection of students from grade 1 to 10. Besides this, school facilities like building and classrooms are also assessed.

According to Rafique, the team's findings so far are the facilities in schools are generally not sufficient as the schools assessed were all low-cost. This, she said, affected the turnout and the learning outcome of students.

The assessment also seeks to gauge the financial sustainability of a school, which Rafique claims is the most difficult aspect. "There are a lot of confidentiality issues but we have to convince them

that it aims at ensuring sound finances for the institution," she said. Out of the schools so far assessed, the SASIP identified 60% as sustainable and 40% as in financial stress.

The programme aims to help these schools by linking them up with banks which can offer them micro-finance options, she said.

The programme aims to complete assessments for 30 schools in Karachi and Lahore by the end of the year. Meanwhile, the SASIP team is trying to raise awareness of their programme. "The most challenging part is to convince skeptical school managements about the benefit of the school assessment," said Rafique.