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**Willingness to Pay for Non-formal
Primary Education of BRAC in Some
Selected Urban Sites**Rasel Babu
Mohammad Anwar Hossain

BRAC Research and Evaluation Division

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January 2018

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ACRONYMS

BEP	BRAC Education Programme
BPS	BRAC Primary School
BRAC	An NGO (formerly known as Bangladesh Rural Advancement Committee)
CV	Contingent Valuation
CVM	Contingent Valuation Method
Educo	A diversified, Post-secondary education company
GUK	Gana Unnayan Kendra
KG	Kindergarten
NGO	Non-Governmental Organization
PECE	Primary Education Completion Examination
RED	Research and Evaluation Division
SPSS	Statistical Package for the Social Sciences
UCEP	Underprivileged Children Education Programme
UNICEF	United Nations International Children's Emergency Fund
USA	United States of America
USAID	United States Agency for International Development
VERC	Village Educational Resource Centre
WTP	Willingness to Pay

Operational definition of some used terms

<i>Jhupri</i>	congested, low house with very poor infrastructure
<i>Kancha</i>	house made of soil, bamboo etc.
<i>Semi-pacca</i>	House with some of its parts made by brick (floor or wall)
<i>Pacca</i>	House made of brick

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ABSTRACT

This study aims to determine parental willingness to pay for BRAC's non-formal education service in urban slums. Data were collected from 948 households of 22 urban areas where BRAC Education Programme (BEP) intended to open schools with financial assistance from USAID. Bidding game version of Contingent Valuation Method (CVM) was adopted to predict community people's willingness to pay. Household survey was the main method; however, some interviews with branch managers and parents were conducted. On average, three-quarters of the interviewed parents were interested to send their children to BRAC schools and 96% of them were willing to pay for the service. They, on average, agreed to pay BDT 126 as monthly tuition fee for this. Mean of agreed tuition fee was found maximum in Rajshahi district (BDT 191) and minimum in Mongla district (BDT 82). Comparatively educated and well off families were less willing to admit children in BPS. Free education services provided by government and some NGOs played a vital role to effect inversely on community people's willingness to pay for BRAC education services. The study concludes that BEP can think of differentiated tuition fees in terms of communities' economic strengths and willingness to pay for primary education.

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CHAPTER ONE

INTRODUCTION

1.1 BACKGROUND

Bangladesh has a mentionable achievement in her way to ensure universal primary education. Along with the government, private initiators, non-government institutions and development partners also played a vital role to provide primary education to the citizens of Bangladesh. BRAC played a significant role in this journey. BRAC started education programme in 1985 and up to the end of 2015 it provided free primary education to the marginalised groups of the country using a unique non-formal 'one teacher-one classroom' model. In the meantime socioeconomic status of the country has been improved and the country is now designated as lower middle income country by the World Bank. As a result, foreign donation has been squeezed, which was one of the major funding sources for operating BRAC Primary School (BPS) programme. In this circumstance BRAC adopted cost recovery approach for its various programmes including education and health in March, 2016. Lump sum monthly tuition fees are charged for BPS students.

Recently, USAID has agreed to provide financial support to BRAC for opening 2,400 BPSs in the urban areas throughout the country. Ultimate duration of the project is six years but initially fund has been approved for eighteen months. Hence, at present BEP is planning to open 1,000 schools in some selected urban areas. The mode of operation of these schools will not be philanthropic, rather partial cost recovery approach will be adopted here.

Charging fees for education is not a new concept. In recent years, investment in education has become one of the most attractive investment opportunities worldwide (Psacharopoulos, 1994). A World Bank study observed that, parents of 77 out of 79 surveyed countries paid for their children's basic education (Kattan and Burnett, 2004; Hillman and Jenkner, 2004).

BEP wants to differentiate in charging tuition fees among the urban areas considering variation in communities' financial ability. Parents' ability and willingness to pay would

be the major concerns while charging tuition fees. Although researches in health, environment and other fields often measure people's willingness to buy services (Kipp, Kamugisha, Burnham and Rubale, 1999; Jones, Evangelinoj, Halvadakis, Iosifides and Sophaulis, 2010; Hui, May, Wei and Li, 2013; Bello, 2015, Ito and Zhang, 2016; Ahmed *et al.* 2016), it's comparatively a less practiced agenda in education, especially for elementary education. In case of Bangladesh such effort is quite rare. Hence, the current study is not only a pioneering effort in this arena but also a base for further research on willingness to pay for education in Bangladesh.

Research shows that various factors are associated with communities' willingness to pay for education service. Socioeconomic condition of the community, quality of services, people's willingness to admit, availability of similar services and their price, and the issues that might effect on community willingness to pay are the major concerns in fixing the fees. Hence, the following research questions were investigated in this study to predict community willingness to pay and some associated factors of it.

1.2 RESEARCH QUESTIONS

- What is the status of existing primary education facilities and number of primary level students in the selected areas for admitting in BPS and how do communities perceive BPS?
- What is the status of communities' willingness to admit child in BPS and pay tuition fee for BRAC education services?
- How does communities' willingness to admit and pay vary with their socioeconomic status?
- What are the possible factors that might have impact on community willingness to pay?

1.3 REPORT'S OUTLINE

This report consists of five chapters. Chapter 1 presents an introduction and research questions of the study. Methodology adopted to conduct this study is presented in chapter 2. Chapter 3 presents the major findings of the study. Discussions on the findings are provided in chapter 4 and the policy implications in chapter 5.

CHAPTER TWO

METHODOLOGY

OVERVIEW OF THE CHAPTER

This chapter focuses on the research methodology adopted to investigate the research questions. These include study nature, area, sampling process and size, data collection process, tools and quality control of data, data analysis and presentation and the limitations of the study.

2.1 NATURE OF THE STUDY

This study was predominantly a survey-based assessment. Household level information on socioeconomic status, educational condition, willingness to pay for education service and so on was collected using a structured questionnaire. However, some qualitative interviews with branch managers and parents were also carried out for triangulation purpose. Hence, a concurrent embedded strategy (Creswell, 2011) of mixed method research was adopted to explore the central phenomenon “willingness to pay”.

2.2 AREA OF THE STUDY

BRAC education programme selected 22 urban areas for opening schools under this initiative. These are located in the following districts: Dhaka, Gazipur, Narayanganj, Narsingdi, Mymensingh, Faridpur, Chittagong, Comilla, Rajshahi, Bogra, Khulna, Bagerhat, Mongla, Jessore, Nowapara, Kushtia, Sylhet, Barisal, Rangpur, Dinajpur, Parbotipur and Gaibandha. All these were the study areas.

2.3 SAMPLING PROCESS AND SAMPLE SIZE

The branch managers in the above areas identified a number of locations where they thought that schools under this new project can be opened. One such location was randomly selected from each of the areas. Total 22 locations in 22 areas were selected. Two hundred and fifty (250) households from each of the selected locations were surveyed. Primary survey included some basic information of all members of each of the households. However, willingness to pay was investigated in those households where there was prospective students to admit in the first grade of primary education in January 2017. Only those households which had children aged 5-14 years who did not get admission in school yet or dropped out without completing primary education or studying at pre-primary level were selected to explore willingness to pay for BRAC education service. Hence, total 5,500 households (250 X 22) were surveyed of which 948 households were found eligible for investigation of willingness to pay. In addition, 19 branch managers and some available parents from the selected areas were purposively chosen for interview.

2.4 DATA COLLECTION TOOL, PROCESS AND QUALITY CONTROL

Household heads were interviewed through a structured questionnaire and branch managers/parents were interviewed using semi-structured interview guidelines. The survey questionnaire was developed jointly with the BEP colleagues to ensure that the questionnaire addressed their desired issues related to the project. A two hours discussion was held at RED in this regard where the senior management of BEP and RED research team participated. Before organising the discussion, the research team piloted the draft instruments in some selected areas of urban Dhaka to test its appropriateness in field. All the issues derived from field testing were discussed in the meeting. Based on the discussion, changes suggested by BEP and RED team were addressed in the questionnaire. To measure willingness to pay, the bidding game version of Contingent Valuation Method (CVM) was used. The method has been discussed below.

Contingent Valuation Method (CVM)

Contingent Valuation (CV) is a popularly used tool for valuing different amenities (Boyle, Bishop and Melsh, 1985). Many studies have been conducted using this method to determine people's willingness to pay for various services (Asenso-Okyere, OseiAkoto, Anum and Appiah, 1997; Mathiyashagan, 1998; Dror, Koren and Rademacher, 2007). However, the researchers and critics raised questions continuously about the appropriate way of asking the valuation questions (Boyle, Bishop and Melsh, 1985). Over the period the bidding game had gained the maximum acceptance for serving the valuation questions to the clients. The concept of bidding game was first launched by Davis (1963, 1964) who determined the

value of outdoor recreation in the Marine woods. Randall, Ives and Eastman (1974) refined the technique and it started to become popular for contingent valuation studies.

Both discrete and open-ended questions are allowed to ask in Contingent Valuation Method (Kobelt, 2002). When open ended valuation method is used respondents are asked to state their maximum willingness to pay for the service, generally using the “bidding game” method (Ahmed *et al.* 2016). On the other hand, when respondents are not requested to mention amount by their own, a randomly set amount is presented before the respondents as a starting bid. If the respondents agree with the bid then the interviewer would raise the bid until it reaches respondents' maximum willingness to pay. Inversely, if the respondents show unwillingness to pay the amount of the starting bid the interviewer then would lower the bid and continue to query until they meet a figure (including zero) that the respondent was willing to pay (Ahmed *et al.* 2016).

Initially both versions of bidding game were considered to use in this study as per requirement. It was decided that when respondents would willingly mention a figure the bidding would proceed from that figure with an increase of BDT 50 each time. If the respondents do not mention any figure by themselves then an amount would be proposed and bidding would continue according to the response. From field testing it was seen that when respondents were told an amount they usually did not participate in further bidding most of the time but when they were allowed to mention an amount freely by themselves they continued bidding as well. Hammack and Brown (1974) experienced that respondents valued the services freely without any biasness from their side when open ended questions were used. Moreover the randomly set starting bidding point was questionable methodically as that might be accompanied by estimation bias because the respondents' answers could be influenced by the first number presented in the bidding game (Drummand, O'Brien, Stoddart and Torrance, 2008). So, to execute the learning obtained from field testing and to avoid the erroneous measurement it was decided that the respondents would be asked open question for exploring their preferred and agreed payable amount for the service and based on their preferred amount the bidding would continue with an increase of BDT 50 each time. According to the rule of bidding game, before starting the bid the respondents were given an idea of the service. Based on discussions with BEP senior staff following characteristics of BPS were presented to the respondents. These were nothing but the characteristics of a usual BPS.

Such as,

- One tin-shade single classroom school
- One teacher teaches all the students upto grade V
- Government textbooks are used
- Additional books (story, rhymes etc.) are available
- Teaching-learning materials are used regularly
- Learning through interaction is a regular practice

- Regular refresher training for teachers is ensured
- Regular monitoring by PO/BM is ensured
- Completion of five years course in four years
- Approximate monthly cost for the full package is BDT 500 per child

During training the enumerators were instructed to describe the above features of existing BPS to the household heads. It was ensured that all the enumerators gained the common understanding of the features and they presented those in similar way to all the respondents. The BPS features were described to the respondents in local language and the technical terminologies were described in understandable words.

On explaining the features the respondents were asked if they were willing to admit their children in BPS. Those who answered positively were requested to mention the amount they wanted to co-pay with BRAC for their children education. The bidding game was then employed to determine the maximum price the respondents would be willing to pay for the service package. The research team maintained a close and continuous communication with the field supervisors and the enumerators to monitor the whole process of field operation to ensure the quality of data.

2.5 DATA ANALYSIS AND PRESENTATION

Descriptive analysis

Quantitative data were analysed using SPSS. Descriptive statistics such as frequency and percentage were used to estimate enrolment status, respondents willing to admit child in BPS and pay for that. Mean of maximum willing amount to pay was directly calculated from the data. Characteristics of socioeconomic variables were presented using percentage. To understand the role of socioeconomic characteristics in determining willingness to pay and admit required statistical tests (Chi-square). Cross tabulation was used to present result when more than one variable interacted.

Econometric model

Multivariate logistic regression analysis was adopted to find out the predictive factors of parental willingness to admit their child in BRAC primary school and to pay for this. Such an analysis helped to understand the predictive power of various background characteristics to influence parents' willingness to admit and pay. The dependent variable was the willingness to admit child which was measured dichotomously, viz., willing to admit and not willing to admit. Another dependent variable willingness to pay was also dichotomously measured, viz., willing to pay and not willing to pay. So, binary logistic approach was considered to carry on the analysis. The models had been experimented for sensitivity by including and excluding specific variables by estimating the robust standard error. It was ensured that the independent variables are free from multicollinearity. A stepwise approach was followed in building the models and therefore, the variables appeared in the models through forward selection and backward elimination. Thus, only those variables which had

statistically significant contribution in explaining variability in willingness to admit child and pay the tuition fees (at $p < 0.05$ level) were incorporated in the final models. The regression coefficient, odds ratio and their 95% confidence interval had been demonstrated in the models.

Qualitative analysis

Qualitative data were analysed using inductive approach (Lathlean, 2006) where the transcribed data were organised first. Themes were identified and finally were interpreted under the identified themes as suggested by Marshall and Rossman (1999). Methodological triangulation (Risjord, Moloney and Dunbar, 2001; Casey and Murphy, 2009) was performed while collecting, analysing and presenting the data.

2.6 LIMITATIONS OF THE STUDY

Due to time constrain data were collected from one cluster only in each area. So, it's difficult to generalise the findings. It would have been better if more than one cluster from each of the area could be covered.

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CHAPTER THREE

FINDINGS

OVERVIEW OF THE CHAPTER

This chapter presents the findings of the research under some themes addressing the research questions. These include a description of the socioeconomic characteristics of the selected areas, availability of primary schools in the selected areas, number of available students for BPS, community perception on BPS, community willingness to pay for BPS, maximum amount of fees agreed by the community, impact of communities' socioeconomic status on willingness to pay and admit children in BPS and some factors that might impact on community willingness to pay.

3.1 SOCIOECONOMIC CHARACTERISTICS OF THE SELECTED AREAS

Among the selected urban areas 48.2% of the household heads were never schooled. A portion of 26.8% household heads completed grade V-IX education. Only 6.8% household heads crossed education level more than grade X.

In selected urban areas most of the households' main source of income was selling labour on daily basis (32%) followed by business (23.6%) and service (14.9%) respectively. Others occupation such as farming, fishing etc were the main source of income only for 4.6% of the households. Over three-quarters of the households received a daily basis income, 3.9% household survived on weekly income and 18.2% of the households' heads were paid in monthly basis. Almost 48% of the households had a breakeven food security status and 25.3% of the households enjoyed food surplus situation. Over a quarter of the households remained in food deficit status (3.1% always and 23.7% sometimes). Nearly three-fifth of the households lived in *kancha* houses and 28.7% in semi-*pacca* houses. A very small portion of the households (3.8%) had *pacca* house and 8% lived in *jhupri*. Of the households, 47.3% had ownership of their residence, 29.6% lived in rented house,

and 23.1% lived free of cost. Electricity was available in 95.6% of the households. Proportion of households with at least one member selling manual labour for 100 days in a year was estimated as 42.5%. The following table at a glance represents the overall socioeconomic status of the selected areas.

Table1. Socioeconomic status of the selected urban areas

Characteristics	Percentage (%)	Characteristics	Percentage (%)
Education level of the household heads		Food security status of the household	
Never schooling	48.2	Always in Deficit	3.1
≤ Grade IV	18.2	Sometimes in deficit	23.7
Grade V-IX	26.8	Breakeven	47.9
Grade X+	6.8	Surplus	25.3
Principal income source of the households		Housing structure of residence	
Day labour	32.0	<i>Jhupri</i>	8.0
Business	23.6	<i>Kancha</i>	59.5
Service	14.9	<i>Semi-pacca</i>	28.7
Self-employed	11.2	<i>Pacca</i>	3.8
<i>Rickshaw/van puller</i>	7.4		
Driving (motor vichle)	6.3		
Other	4.6		
Types of earning		Ownership patterns of residence	
Daily income	77.8	Own	47.3
Weekly income	3.9	Rent	29.6
Monthly income	18.2	Free	23.1
Availability of electricity		Labour sell status	
Available	95.6	Sell labour	42.5
Not available	4.4	Don't sell	57.5

3.2 AVAILABILITY OF PRIMARY EDUCATIONAL INSTITUTIONS IN THE SELECTED AREA

Formal primary schools were available within a half kilometer in 18 of the 22 selected areas. One kilometer was the maximum distance from household to school which was found in Dinajpur (Appendix Table-1). Government primary schools were available in all the areas. Kindergartens were also available in most of the areas except Khulna and Barisal. NGOs other than BRAC were operating schools in nine areas viz., Dhaka, Chittagong, Rajshahi, Bogra, Khulna, Jessore, Kushtia, Barisal and Gaibandha. They hardly charged tuition fees which had been mentioned by the parents and branch managers during their interviews as well. It can therefore be said

that kindergartens were the potential competitor of BRAC primary schools in terms of charging tuition fees. The median of monthly tuition fees in the kindergartens were BDT 200 for grade I, BDT 250 for grade II, and BDT 300 for the rest three grades (Appendix Table-2).

3.3 AVAILABILITY OF STUDENTS FOR BRAC PRIMARY SCHOOLS

Three conditions were applied while searching students eligible for BPS. These are: children currently enrolled in pre-primary education; children aged 5-14 years enrolled in school but left school keeping primary education incomplete, and similar aged children who never enrolled in school. A total of 1,091 children were found eligible to admit in BPS who came from 948 households. Area wise variation existed in availability of students for BPS. It was highest in Chittagong (83 students) and lowest in Dhaka and Jessore (29 students). The number of eligible children varied from 70-83 in Chittagong, Comilla, Mymensingh, and Sylhet. It was from 51-65 in Noapara, Barisal, Kushtia, Mongla, Faridpur, and Narayanganj. The number varied from 42-50 in Bogra, Bagerhat, Rangpur, Gaibandha and Barisal. The number of children was 29-40 in Dhaka, Gazipur, Narsingdi, Rajshahi, Khulna, Jessore, Dinajpur and Parbotipur. Table-2 shows the scenario at a glance.

Table 2. Percentage distribution of eligible children by enrolment status and areas

Division	Name of area	No. of eligible children within 250 HHs	Enrolment status				Total
			Studying Pre-primary	Dropout without completing primary	Never enrolled		
					Age 5-6 yr	Age 7-14 yr	
Dhaka	Dhaka	29	6.9	37.9	41.4	13.8	100.0
	Gazipur	38	42.1	18.4	31.6	7.9	100.0
	Narayanganj	65	6.2	20.0	30.8	43.0	100.0
	Narsingdi	40	32.5	22.5	40.0	5.0	100.0
	Mymensingh	72	33.3	22.2	29.2	15.3	100.0
	Faridpur	52	59.7	11.5	25.0	3.8	100.0
Chittagong	Chittagong	83	30.1	21.7	30.1	18.1	100.0
	Comilla	81	34.5	27.2	21.0	17.3	100.0
Rajshahi	Rajshahi	33	57.6	24.2	15.2	3.0	100.0
	Bogra	44	70.5	13.6	15.9	0.0	100.0

[Table 2. conted...]

Willingness to pay for non-formal primary education of BRAC in some selected urban sites

[...Table 2. conted]

Division	Name of area	No. of eligible children within 250 HHs	Enrolment status				Total
			Studying Pre-primary	Dropout without completing primary	Never enrolled		
					Age 5-6 yr	Age 7-14 yr	
Khulna	Khulna	38	15.8	28.9	36.9	18.4	100.0
	Bagerhat	42	42.9	14.3	33.3	9.5	100.0
	Mongla	59	45.8	20.3	23.7	10.2	100.0
	Jessore	29	10.3	17.2	65.6	6.9	100.0
	Noapara	51	58.9	13.7	23.5	3.9	100.0
	Kushtia	55	29.1	25.5	36.3	9.1	100.0
Sylhet	Sylhet	70	41.4	32.9	17.1	8.6	100.0
Barisal	Barisal	50	42.0	30.0	20.0	8.0	100.0
Rangpur	Rangpur	48	12.5	20.8	50.0	16.7	100.0
	Dinajpur	36	61.1	5.6	33.3	0.0	100.0
	Parbotipur	33	54.5	9.1	36.4	0.0	100.0
	Gaibandha	43	76.7	16.3	7.0	0.0	100.0
Total		1091	38.7	21.2	28.7	11.4	100.0

Among the 1,091 eligible children, 40.1% never admitted in school. Of them 28.7% were at age 5-6 years and 11.4% belonged to 7-14 years. About 39% were currently enrolled in pre-primary education and 21.2% were dropouts. Highest proportion of never schooled children was found in Narayanganj (73.8%), dropped out children in Dhaka (37.9%), and pre-primary enrolled children in Gaibandha (76.7%).

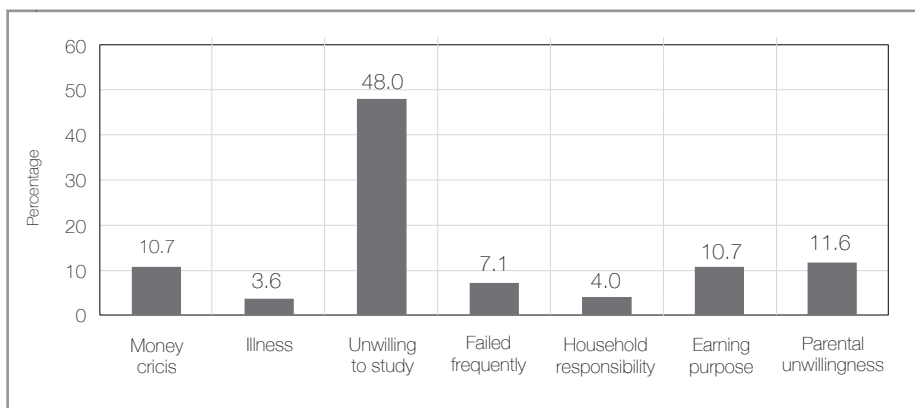
For this particular project BEP aimed to admit students of age seven years or above. Such students mostly belonged in the dropout and never enrolled (7-14 years) groups. Considering these two particular groups it was found that total eligible students in the 22 areas was 355 only. Of them 65.1% were dropped out and 34.9% were from the never enrolled group (7-14y). Area wise analysis shows that after surveying 250 households in each of the areas only 2-9 eligible students were available in Faridpur, Rajshahi, Bogra, Jessore, Noapara, Dinajpur, Parbotipur and Gaibandha. 10-19 eligible students were found in Dhaka, Gazipur, Narsingdi, Khulna, Bagerhat, Mongla, Kushtia, Barisal and Rangpur. Comparatively a higher number of eligible students considering these two groups was found in Narayanganj, Mymensingh, Chittagong, Comilla and Sylhet where students' number varied from 27-41. It was noticed that areas where eligible students' number varied from 2-9 did not have any never enrolled students of age seven years or above except in Faridpur and Rajshahi (Appendix Table-3). As the dropout and never enrolled

(7-14 yr) groups are containing the majority of 7+ children it is important to know the reason of being dropped out and not get enrolled in the schools so that BEP can think of their strategies while approaching for admitting them in BPS.

3.3.1 Reasons of dropout

Figure 1 shows that motivational crisis for continuing schooling was the main reason of dropout in the urban areas. Almost half of the students (48%) lost their interest to carry on study even after being enrolled in primary schools and they did not get back to school. As a result a large group of students dropped out. Besides, 11.6% of the parents were reluctant of admitting children in schools. So both students and their parents had lack of motivation towards educational progress. Economic crisis was another important reason that occurred dropout – 10.7% of the students dropped out because of financial crisis and same percentage of students left schools to earn money as earning was more urgent than education to them. Branch managers and parents also referred to the poor economic status of the households that hindered education of many children. Being continuously unsuccessful in the school exam was another reason for dropout (7.1%). Comparatively a little group of students could not continue schooling because of their physical illness and household responsibilities. Figure 1 summarises the scenario.

Figure 1. Percentage distribution of dropout's reasons from primary schools

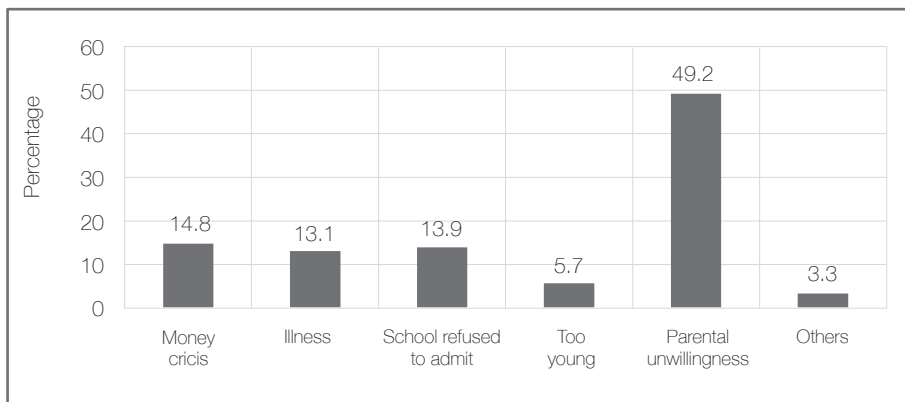


3.3.2 Reasons of never enrollment

A section of children aged seven years or above were never enrolled in primary schools. The parents mentioned a number of reasons of non-enrolment (Fig 2). Here, also lack of parental motivation played the most vital role to keep a large portion of children's being out of school (49.2%). Besides, around 15% of the children of this group could not enter schools because of poor financial strength

of their parents. Almost 14% of the children were refused by the schools to get admission. A small portion of the children was not admitted in schools because of the distance and transport crisis from their homes.

Figure 2. Percentage distribution of never schooling reasons for 7-14 years children.



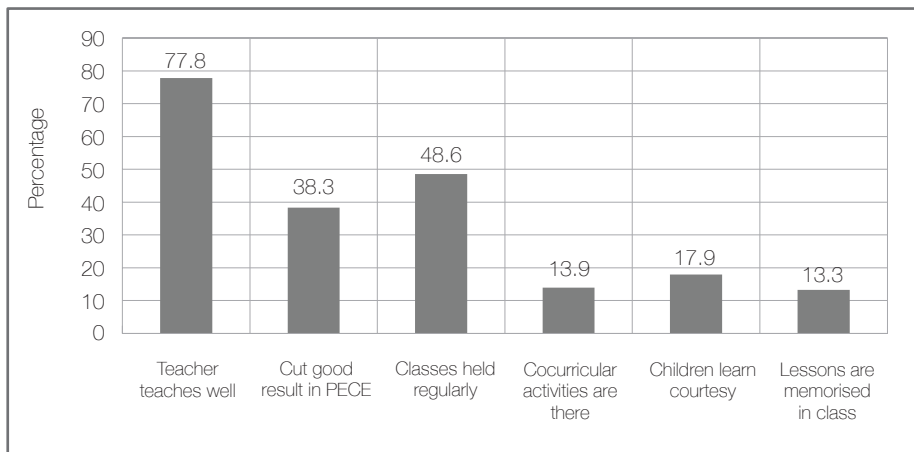
In case of non-enrolment of the children aged 5-6 years, majority of the parents (76.6%) thought that their children did not reach at school going age.

3.4 COMMUNITIES' OVERALL PERCEPTION TOWARDS BPS

The parents, in general, were familiar with the BRAC schools. On average, 95% of the respondents have heard about BPS or have seen such schools. All respondents in a half of the selected areas knew about BPS. More than 90% of the respondents knew about BPS in almost 41% of the areas. People were comparatively less exposed to BRAC schools in Narsingdi and Bagerhat. On average, 95.6% of the respondents had an understanding that the quality of BRAC schools was satisfactory (Appendix Table-4). Branch managers of the selected areas also reported that the communities liked and appreciated BRAC schools. As the managers mentioned, people appreciated teachers' regularity in their duty, child-centric teaching provision with care and students better performance in PECE. Relatively a lower level of community satisfaction was noticed in Mongla, Barisal and Gaibandha- 81.6, 82.2 and 84.6% respectively. Parents also commented on this during household survey. Around 78% of the parents thought that BPS was good because good teachers and quality education were there. Almost 49% reported that BPS was excellent for its regular and disciplined classroom activities. Cutting good result in PECE was

another vital reason for appreciating BPS, mentioned by 38.3% parents. Branch managers also mentioned similar kinds of reasons as parents for which community people liked BPS. Some more reasons were also explored for which community people had respect for BPS. Almost 14% of the parents believed that BPS was good because children could learn co-curricular activities such as dancing, reciting, singing etc. in BPS. Around 18% parents thought that their children could learn daily life courtesy from BRAC School. After conducting a multiple response analysis the whole picture of community people's perception towards BPS is presented below:

Figure 3. Percentage distribution of reasons for liking BPS



A very few of the parents (only 4.4%) were not satisfied with the quality of BPS. Most of them had objection regarding the teaching-learning quality of BPS because only one teacher taught all the subjects. They had doubt on single teacher's capability of teaching all the subjects with proper quality. Another group of parents complained about poor infrastructure of BPS. As children had to sit in floor and adequate light and air could not pass across the classrooms many parents struggled to satisfy themselves with the overall quality of BPS. About charging fees, most of the parents agreed to pay. However, the branch managers complained that fees collection from the parents were challenging. According to them parents demanded for more facilities if they had to pay fees. One of the branch managers quoted from a parent,

"Why should we pay when same books as primary schools are used, no extra English book is introduced, children sit in ground and there is no fan? We would pay if such facilities are ensured. In KG schools more facilities are available. So, if to pay then we should pay where facilities are available".

A number of parents delivered the same expression during interview. Some even could not believe that BRAC can charge fees. However, a great portion of the parents agreed to pay but they claimed for these adequate facilities as well.

3.5 COMMUNITY WILLINGNESS TO ADMIT AND PAY FOR BRAC EDUCATION

Overall, 76.6% of the respondents agreed to admit their children in BPS. This figure was significantly higher for girls than boys (80.5% versus 72.3%; $p < 0.01$). This was cent per cent in two areas and more than 90% in additional four areas. The first two areas were Rajshahi and Gaibandha, and the later four areas were Narshingdi, Chittagong, Bogra and Bagerhat. Over 80% but less than 90% of the respondents in Narayanganj, Noapara, Rangpur and Parbatipur also agreed to admit their children in BPS. This was between 70 and <80% in five areas. These are Mymensingh, Faridpur, Khulna, Mongla, and Kushtia. Least proportion of respondents with this attitude was found in Gazipur (38.2%). Gazipur was followed by Jessore, Dhaka and Dinajpur with 55.6, 58.3 and 59.4% respectively. The respondents of other areas belonged in between 60 and <70%.

Table 3. Percentage of respondents willing to admit children in BPS, willing to pay tuition fees and mean of maximum of their willingness to pay by area

Division	Name of area	Percentage of respondents willing to admit children in BPS	Percentage of respondents willing to pay tuition fee	Mean of maximum amount agreed to pay
Dhaka	Dhaka	58.3	92.9	114
	Gazipur	38.2	100.0	123
	Narayanganj	86.0	95.3	98
	Narsingdi	94.3	100.0	188
	Mymensingh	72.9	100.0	106
	Faridpur	73.9	85.3	121
Chittagong	Chittagong	91.3	92.1	123
	Comilla	65.2	100.0	117
Rajshahi	Rajshahi	100.0	100.0	191
	Bogra	92.9	100.0	155
Khulna	Khulna	74.2	100.0	133
	Bagerhat	90.0	100.0	110
	Mongla	74.1	92.5	82
	Jessore	55.6	100.0	130
	Noapara	84.1	86.5	134
	Kushtia	76.5	100.0	110
Sylhet	Sylhet	62.3	100.0	101
Barisal	Barisal	61.7	100.0	123

[Table 3. conted...]

[...Table 3. conted]

Division	Name of area	Percentage of respondents willing to admit children in BPS	Percentage of respondents willing to pay tuition fee	Mean of maximum amount agreed to pay
Rangpur	Rangpur	81.8	97.2	103
	Dinajpur	59.4	100.0	174
	Parbotipur	81.2	96.2	177
	Gaibandha	100.0	100.0	128
Mean		76.6	96.8	126

A very good proportion of the above respondents (96.8%) were willing to pay tuition fees for their children's education in BPS. No gender difference was observed in this regard. All the respondents in 14 areas who were willing to admit their children in BPS were willing to pay tuition fees. Among other areas, this figure was around 86% in Faridpur and Noapara and over 90% in rest six areas. On the other hand, those who were not willing to pay (only 3.2%) – their food security status was also analysed. It was found that 52.1% of them belonged to food deficit status. It means that these respondents represented the poorer section of the community and need special attention to them.

3.6 MAXIMUM AMOUNT OF TUITION FEES AGREED BY PARENTS

Initially the parents were asked to disclose the amount they were willing to pay as monthly tuition fee for BPS. It was observed that the parents, on average, reported to pay BDT 93. Parents from Gazipur, Narsingdi, Rajshahi, Bogra, Jessore, Barisal, Dinajpur and Parbatipur were willing to pay more than BDT 100 (Appendix Table-5). It was found highest in Rajshahi (BDT 143) and lowest in Mongla (BDT 57).

After having the initial response from the parents they were requested to mention whether they would be able to pay BDT 50 more. Depending on their responses this bidding process continued till they reached their maximum affordability. After bidding in this way, willingness to pay for BPS education increased to BDT 126. Difference between the two was BDT 33. The later figure was 35.5% more of the initial statement. Findings revealed that after bidding, parents agreed to pay more than BDT 100 in 20 of the 22 areas. Note that out of 100 respondents showing their willingness to pay at the initial stage 52 increased the amount in the first bidding and 14 increased in the second bidding. No gender difference was observed in this.

The average of the maximum values the parents stated was highest in Rajshahi (BDT 191) and lowest in Mongla (BDT 82). Parents were willing to pay between

BDT 101-134 in 15 of the 22 areas. Comparatively a higher margin was stated by the parents of Narsingdi (BDT 188), Parbatipur (BDT 177), Dinajpur (BDT 174) and Bogra (BDT 155).

Overall, after bidding, willingness to pay stood at BDT 50 for 16% of the parents, BDT 100 for a third of the parents, BDT 150 for a quarter of the parents, and BDT 200 or more for a fifth of the parents. Only 5% of the parents reported to pay less than BDT 50 (Appendix Table 6).

A moderately positive correlation ($\rho = 0.48$) was found between the area-wise monthly average income and the maximum amount agreed to pay by the respondents of those areas after bidding ($p < 0.05$).

Table 4. Categorisation of areas in terms of amount willing to pay as monthly tuition fees

Around BDT 75	Around BDT 100	Around BDT 125	Around BDT 150	Around BDT 175
Mongla	Narayanganj, Mymensingh, Sylhet Rangpur, Bagerhat Kushtia	Gazipur, Faridpur, Chittagong, Comilla, Jessore, Noapara, Barisal, Gaibandha, Khuina, Dhaka	Bogra	Narsingdi, Rajshahi, Dinajpur, Parbatipur

It was noticeable that, the branch managers thought the parents were able to pay less than the maximum amount they agreed to pay. They believed that, on an average the parents would be able to pay BDT 125 where they declared BDT 175 as their maximum willingness to pay. Similarly BDT 100, 90 and 100 were mentioned by the branch managers for the areas where parents' maximum willingness to pay were BDT 100, 125 and 150 respectively.

3.7 HOUSEHOLD SOCIOECONOMIC STATUS VERSUS WILLINGNESS TO ADMIT AND PAY

Willingness to admit children in BPS and to pay for BPS were inter-connected with the socioeconomic status of the selected urban areas. In the given context (Table 1) relationship between some of the important aspects of household socioeconomic status and willingness to admit and pay is presented below:

3.7.1 Household income versus willingness to admit and pay

Parental willingness to admit their children in BPS significantly decreased with the increase of their household income ($p < 0.001$). For instance, over 80% of the

households with monthly income less than BDT 10,000 were willing to send their children to BRAC schools. This figure decreased to 62.5% for those having monthly income more than BDT 15,000. This means that poorer households were more likely to send their children to BRAC schools. On the other hand, no difference was observed in willingness to pay tuition fees in terms of household income. The following table shows the scenario.

Table 5. Percentage of respondents willing to admit children in BPS and pay tuition fees by household's monthly income

Monthly income of household (BDT)	Willing to admit children (%)	Willing to pay tuition fees (%)
<7500	82.7	94.4
7500- <10000	84.1	96.6
10000- <15000	74.5	98.0
≥ 15000	62.5	99.2
Level of significance	p<0.001	ns

ns=not significant at p=0.05

Households' principal source of income significantly impacted on determining their willingness to admit children in BPS ($p<0.01$). Data revealed that the households whose main source of income was pulling rickshaw/van and selling daily labour were more willing to admit their child in BPS compare to households having different source of income such as service, business etc. However no significant difference in willingness to pay was seen among the households regarding different sources of income (Appendix Table 8)

3.7.2 Household heads' education level versus willingness to admit and pay

Similar to household income, willingness to admit children in BPS significantly decreased with the increase of educational qualifications of the household heads ($p<0.001$). For instance, 80.5% of the never schooled household heads were willing to admit their children in BPS which decreased to around 75% for those having some years of schooling and downed to 53% with 10 or more years of schooling. Here too, no significant variation was observed in willingness to pay tuition fees.

Table 6. Percentage of respondents willing to admit children in BPS and pay tuition fees by educational qualifications of household heads

Level of education	Willing to admit child (%)	Willing to pay tuition fee (%)
Nil	80.5	96.5
≤ class 4	74.6	97.7
Classes 5-9	76.8	96.4
Class 10+	53.1	100.0
Level of significance	p<0.001	ns

Gender of household heads did not have any significant role in determining their willingness to admit their child in BPS but in case of paying monthly tuition fees male household head showed greater willingness which was statistically significant (Appendix Table-9).

3.7.3 Household food security status versus willingness to admit and pay

With the improved level of food security status of the households parental willingness to admit child in BPS significantly decreased ($p<0.001$) as shown in the following table. Households remained in food deficit were mostly interested to admit child in BPS (more than 80%). When the family reached in a breakeven and surplus food security status they were less willing to admit their children in BPS, 77.5 and 66.7% respectively. However, households' food security status did not have any significant impact on parental willingness to pay for BPS.

Table 7. Percentage of respondents willing to admit child and pay tuition fee by food security status of household

Household food security status	Willing to admit child (%)	Willing to pay tuition fee (%)
Always in deficit	82.8	95.8
Sometimes in deficit	84.4	94.2
Breakeven	77.5	97.4
Surplus	66.7	98.8
Level of significance	p<0.001	ns

3.7.4 Household labours sell status versus willingness to admit and pay

In terms of labour sell status it was seen that parental willingness to admit child in BPS was significantly high in those households where at least one member sold 100 days labor in a year ($p < 0.05$). However, their willingness to pay was not different from those households where such member was not available.

Table 8. Percentage of respondents willing to admit child and pay tuition fee by labour sell status of household

Labour sell status of household	Willing to admit child (%)	Willing to pay tuition fee (%)
Sell labour	80.4	95.4
Don't sell	73.8	98.0
Level of significance	$p < 0.05$	ns

Characteristics of earning of the households also played moderately significant role in determining parental willingness to admit their child in BPS ($P < 0.05$). Households earned in daily basis were comparatively more interested to send their child in BPS than households earned weekly and monthly. However, no significant difference was observed in terms of their willingness to pay (Appendix Table 10).

3.7.5 Housing structure of the residence versus willingness to admit and pay

Parental willingness to admit child in BPS significantly varied with the residence structure of the household ($p < 0.001$). It was observed that the parents with the improved structure of the residence were less likely to admit their children in BPS as shown in the following table. Parents living in *Pacca* house were willing to send child in BPS in 58.3% cases only whereas, 80.3% parents were agreed to admit child in BPS when they lived in *Jhupri* and *Kancha* house. However, no significant difference was noticed in case of their willingness to pay.

Table 9. Percentage of respondents willing to admit children in BPS and pay tuition fees by housing structure of the residence

Status	Willing to admit child (%)	Willing to pay tuition fee (%)
<i>Jhupri</i>	80.3	95.8
<i>Kancha</i>	80.3	94.2
<i>Semi-pacca</i>	70.2	97.4
<i>Pacca</i>	58.3	98.8
Level of significance	$p < 0.001$	ns

It was interesting that parental willingness for admitting child in BPS did not change with the ownership style of their residents but their willingness to pay moderately differed. Households living in own resident were comparatively more willing to pay than the households living in rented resident or free of cost (Appendix Table 11). Households' access status to electricity did not make any influence on parental willingness to admit their child in BPS and to pay monthly tuition fees (Appendix Table-12). So, it has been observed in most of the cases that parents of higher socioeconomic status were comparatively less interested to admit their child in BPS. Same sort of scenario had been reflected in the multivariate analysis as well.

3.7.6 Multivariate analysis to predict willingness to admit

The dependent variable was whether the parents were willing to admit their children to BRAC schools. It was dichotomously measured: willing and not-willing. Therefore, a logistic regression analysis was suitable. Nine explanatory variables were considered; measurement of which is provided in appendix Table 13. The variables were gender of child, enrolment status, age of child, gender of household head, household heads' education, number of eligible child any member of household studied earlier in BPS, distance of nearest primary school from household and level of income of household which were all categorical in nature. A step wise approach was adopted. Six of the above nine variables appeared in the final model (Table 10). These, in terms of chronology of appearance in the model are; level of income of household, number of eligible child, enrolment status, gender of child, household heads' education and gender of household head. An early appearance in chronology means a higher degree of association of the factor with willingness to admit than of others. No role of other three variables viz. age of child, studied earlier in BPS and distance of nearest primary school from household was observed in willingness to admit when the effects of other variables were controlled. Major findings revealed that,

- ▶ Willingness to admit children in BPS decreased with the increase of income level of household and education level of household head. Whereas, it increased with the increase of number of eligible child in household.
- ▶ Parental willingness to admit girls in BPS was 1.47 times more likely than admitting boys ($p < 0.05$). On the other hand, male headed households were 1.68 times more likely to admit their children than female headed households ($p < 0.05$).
- ▶ Their willingness in case of admitting never enrolled child (age 7–14 years) were found 1.96 times more increased than the children who were enrolled in pre-primary ($p < 0.05$).

Table 10. Result of logistic regression analysis predicting willingness to admit child in BRAC primary school

Explanatory variable	Regression coefficient	Odds ratio	95 per cent CI of odds ratio	Level of significance
Gender of child				
Boy	0	1.000		
Girl	0.383	1.467	1.070 – 2.011	p<0.05
Gender of household head				
Female	0	1.000		
Male	0.516	1.676	1.033 – 2.718	p<0.05
Number of eligible child				
One	0	1.000		
Two	0.615	1.850	1.177 – 2.908	p<0.01
Three	1.827	6.217	1.880 – 20.566	p<0.01
Level of income of households				
<7500	0	1.000		
7500-<10000	0.153	1.165	0.724 – 1.875	ns
10000-<15000	-0.458	0.633	0.413 – 0.970	p<0.05
≥ 15000	-0.942	0.390	0.248 – 0.614	p<0.001
Household heads' education				
Nil	0	1.000		
Grades I-IV	-0.255	0.775	0.509 – 1.181	ns
Grades V-IX	-0.048	0.953	0.646 – 1.408	ns
Grades X+	-0.902	0.406	0.227 – 0.724	p<0.01
Enrolment status				
Studying in pre-primary	0	1.000		
Dropout without completing primary	-0.235	0.790	0.518 – 1.205	ns
Never-enrolled (age 5-6y)	-0.342	1.408	0.967 – 2.049	ns
Never-enrolled (age 7-14y)	-0.671	1.957	1.046 – 3.662	p<0.05
Constant	0.842	2.320		p<0.01
-2 log likelihood	1048.210			
Cox & Snell R ²	0.083			
NagelkerkeR ²	0.128			

ns=not significant at p=0.05

It should be noted that these six characteristics collectively 'explained' eight per cent of the variation in willingness to admit (as found using Cox & Snell R²). It would be appropriate to note that 'explanation' in this statistical exercise is more an association between the factors and the parents' willingness to admit child rather than a causative relationship.

3.7.7 Multivariate analysis to predict willingness to pay

Adopting the same methodology as above, a logistic regression analysis was carried out to identify the predicting factors of parental interest to pay for BPS. Dependent variable was whether the parents were willing to pay monthly tuition fee for BPS, which was dichotomous in nature; willing and not willing. Six variables appeared in the final model (Table 11). The chronology of the variable shown was: level of income of household, number of eligible child, enrollment status, gender of child, household heads' education and gender of household head.

Table 11. Result of logistic regression analysis predicting willingness to pay for BRAC primary school

Explanatory variable	Regression coefficient	Odds ratio	95 per cent CI of odds ratio	Level of significance
Age group				
5 years	0	1.000		
6-10 years	0.344	1.411	0.960 – 2.074	ns
11-14 years	-0.515	0.597	0.300 – 1.191	ns
Gender of household head				
Female	0	1.000		
Male	0.637	1.891	1.198 – 2.983	p<0.01
Number of eligible child				
One	0	1.000		
Two	0.517	1.677	1.103 – 2.550	p<0.05
Three	1.928	6.879	2.081 – 22.742	p<0.01
Level of income of households				
<7500	0	1.000		
7500-<10000	0.175	1.191	0.769 – 1.845	ns
10000-<15000	-0.236	0.790	0.527 – 1.184	ns
≥ 15000	-0.650	0.522	0.339 – 0.804	p<0.01
Household heads' education				
Nil	0	1.000		
Grades I-IV	-0.206	0.813	0.540 – 1.224	ns
Grades V-IX	-0.157	0.855	0.589 – 1.241	ns
Grades X+	-0.867	0.420	0.238 – 0.742	p<0.01

[Table 11. conted...]

[...Table 11. conted]

Explanatory variable	Regression coefficient	Odds ratio	95 per cent CI of odds ratio	Level of significance
Enrolment status				
Studying in pre-primary	0	1.000		
Dropout without completing primary	0.207	1.230	0.667 – 2.268	ns
Never-enrolled (age 5-6y)	0.531	1.701	1.139 – 2.540	p<0.01
Never-enrolled (age 7-14y)	0.409	1.506	.838 – 2.704	ns
Constant	0.439	1.551		p<0.01
-2 log likelihood	1120.566			
Cox & Snell R ²	.077			
NagelkerkeR ²	.115			

ns = not significant at p = 0.05

Major findings in this regard revealed that,

- Male household heads were almost 1.90 times more likely to pay monthly tuition fees than female household heads.
- With the increase in number of eligible children for admitting in BPS parental willingness to pay increased. Parents having two eligible children were almost 1.68 times more likely to pay (p<0.05) and in case of having three eligible children parents showed around 6.88 times more possibility to pay the monthly tuition fees for BPS (p<0.01).
- An increase in household income level and household heads' education level caused a decrease in their willingness to pay (p<0.01).
- Parents were 1.7 times more likely to pay tuition fees for never enrolled 5-6 years aged children than children already studying in pre-primary (p<0.01).
- Besides the above explained socioeconomic factors some more factors were there too that contributed to lower parental willingness to admit children in BPS and to pay the tuition fee. Parents and branch managers mentioned about these in their interviews.

3.8 FACTORS MIGHT HAVE EFFECT ON COMMUNITY WILLINGNESS TO PAY

Parents of the selected areas mentioned some of their expectations and complained against existing BPS during the interviews. Branch managers had some similar observations as well. It is assumed that these factors might have

some impact on parental willingness to admit their child in BPS and pay for it. These are presented below:

3.8.1 Parents' perspectives

Parents had reservation about single teacher, their skills and sincerity. Parents raised question on one teacher school. They had a perception that one teacher cannot be capable of teaching all subjects in different grades. They demanded for more than one teacher in each school. Some parents observed that frequent change of teachers hampered classroom teaching-learning process. Moreover, teachers' sincerity was another issue of dissatisfaction among the parents which might make them reluctant from paying tuition fees. One parent said, 'Some BRAC school teachers do not come to school on time. Sometimes students called them from their home'.

Poor infrastructural status of BPS might de-motivate many parents to admit their child and pay. While discussing on the issues related to tuition fees some of the parents raised the issue of BRAC school infrastructure. Almost 16% of those parents who did not agree to admit their child in BPS mentioned that they would not admit child in BPS because children had to sit in floor. They demanded for an improved infrastructure. Some of them said, they would prefer kindergartens if they are to pay tuition fees. Benches in the classrooms, toilet facilities, playground, etc. were some of the items related to infrastructure. Branch managers in most of the areas also shared their experiences regarding parental demands. They also reported that they had to struggle with such demands almost every day.

Availability of other primary schools that meet parents' demand might influence parental willingness to admit child in BPS. Parents who disagreed to admit child in BPS was 23.4% of the total. Among such parents 16.6% wanted to admit child in government primary schools because these schools were closed to home and education was provided free of cost there. Kindergarten schools were preferred by 18% parents because they could enjoy adequate facilities against the amount they paid monthly. 15.2% of them were interested to admit their child in *Madrasa* to serve their religious purposes.

Poverty sometimes kills parental willingness to admit child in schools. Some parents were unwilling to admit child in BPS not only for charging fees but also for their acute poverty. Among the unwilling parents 12% thought that it would be better if their children got engaged in earning rather than studying because it would help them to survive.

3.8.2 Branch Managers' perspectives

Opening payment based new schools might be threat for existing *Shishu Niketan* schools. In some areas such as Gaibandha and Rangpur, *Shishu Niketan* schools were charging Tk. 200-250 to the first graders. If the urban BPSs charge less tuition fees than this, the *Shishu Niketan* schools might fall

in an awkward situation, said the branch managers of the respective areas. In this situation they requested BEP to discuss with them before opening urban schools in those areas where *Shishu Niketan* schools were in operation.

Some other NGOs provided free education in some areas which was another mediator to limit community willingness to pay for BPS, said by the branch managers. NGOs like Save the Children, Aavas, Oporajeo Bangla, Jagoroni Chakra provide free primary education in Barisal. Shopno foundation operates free schools in Kushtia for grades I-III. NGOs like Aalorpoth, Aalormichil, EDUCO pathshala, Ahsania Mission offered free primary education in Dhaka urban. UCEP, World Vision, VERC, Ghashful and UNICEF provided free primary education in Chittagong area. These NGOs' schools were delivering free education as per the latest findings. Moreover, UCEP schools provided financial aid to the students in every 3-4 months. Parents were assured by one NGO that their children would be sent to USA for job while they would complete education from their school. Such sort of motivation inspired the parents to admit their child in that particular NGO's schools. So, NGOs influenced inversely on community willingness to pay for BPS.

Some NGOs spread rumor about BRAC and tried to disrupt BRAC schools' settings. In Barisal, branch manager perceived that other NGO spreads some rumor that BRAC would charge BDT 200 to each student in its schools. Respective people of that NGO were trying to convince the parents to admit their children in their schools saying that they would charge less than BRAC. They also tried to convince the BRAC school house owner to provide them the house instead of BRAC. They sometimes offered double money than BRAC.

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CHAPTER FOUR

DISCUSSION ON FINDINGS

OVERVIEW OF THE CHAPTER

This chapter discusses the findings under four broad areas including eligibility criteria of BPS students, reaching dropout and never enrolled students, socioeconomic status versus willingness to pay and finally ways of meeting the challenges that might have impact on community willingness to pay.

4.1 ELIGIBILITY CRITERIA FOR BEING BPS STUDENTS

Under this particular project BEP had targeted to admit the children of age seven years and above in BPS. Data showed that only 11.4% children of this age are not enrolled in primary schools. As country has stepped towards achieving universal primary education successfully this percentage remained low. Being fixed in this condition might cause a crisis of expected children for BPS. However, comparatively larger percentage of never enrolled children was noticed among the 5-6 years group (28.7%). This group will be eligible for getting admission to BPS within next 1-2 years according to the current condition of 7+ children. So, this situation was necessary to explore for which we estimated the children aged between 5-14 years as Saqib (2004) did while exploring Pakistani people's willingness to pay for primary education. It is assumed that BEP would not open all the schools in the same year. Estimating the group of 5-14 years children would provide idea to the programme about the availability of eligible children while opening new schools at present and in future.

4.2 REACHING DROPOUT AND NEVER ENROLLED STUDENTS

A major part of age seven and above year's children was included in the dropout and never enrolled sections. Data revealed that main reason of drooping out

and not being admitted into schools was lack of motivation from students' and parents' sides towards education. It is notable that these groups were already de-motivated to schools. So it might be a challenge to re-motivate them towards a payment based school. If they become willing to admit and pay it would be necessary to hold their motivation towards schools. So, schools have to arrange such mechanism that would help the new enrolled students to continue their study. Another vital reason for dropout was that the families had financial crisis which made the household heads bound to engage their kids in income generating activities rather than studying. Hillman and Jenkner (2004) also argued that cost might play a vital role to lower parental motivation of poor families because they wished to meet their essential needs first such as food and shelter. They also argued that many parents might be reluctant to admit children in schools because of the opportunity cost of education. According to them many parents may prefer that their children would contribute in household income instead of going school which was opined by almost 11% parents of dropout children of the current study also. So, for the sustainability of the payment based schools such parents should be motivated first because many parents even failed to afford free schooling due to the opportunity cost (Hillman and Jenkner, 2004).

4.3 HOUSEHOLDS' SOCIOECONOMIC STATUS VERSUS PARENTAL WILLINGNESS AND ABILITY TO PAY

Studies conducted in different geographical locations of the world have established that parental socioeconomic status influences on their willingness to pay for education, more specifically for higher education. Bolaji and Evbuoma (2013) found that in Oyo state of Nigeria parental willingness to pay for higher education heavily depended on the household income, household size and parents' education. Such scenario had been observed in Pakistan as well (Burney and Irfan, 1991 and 1995). Steelman and Powell (1991) identified that in American context parental willingness to pay for education was directly linked with the income of the household. Parents of lower income households were less likely to bear increased expenditure of education in an area of USA as explored by Stair, Rephann and Heberling (2006). On contrary Gertler and Glewee (1989) found that the parents of poorest quarter of the Peruvian income distribution sectors were agreed to pay quite high amount for operating new secondary schools in the rural villages. Contradicting with all the above mentioned findings the current study had explored that parental socioeconomic status did not create any significant difference in parental willingness to pay for education. Above 95% of the parents were willing to pay for BPS regardless their economic, educational, food security, earning, housing structure and labour sell status. However, their ability to pay was proportionally related to their income level. On the other hand in case of admitting their children in BPS their willingness significantly varied with their socioeconomic condition. Parents of improved economic status, education level, housing structure and food security

condition were significantly less willing to admit their child in BPS. This may be because of BRAC's long philanthropic service to the marginalised people. The people of this country bear a common perception that BRAC serves for the poorest community and their design doesn't offer any package for the richer part. Sometimes rich communities feel status crisis to enroll their children in BPS and they suffer from inferiority complex while observing their neighbours' children studying in KG or other private schools. So, this well-built social perception might create a strong confusion among the well of socioeconomic status holders to admit their child in BPS. Another significant finding was that parents comparatively showed more interest to admit girls in BPS than boys but no significant difference was observed regarding their willingness to pay with respect to the gender of their children. Similar kind of picture was seen in Pakistan where students' gender played important role about their enrolment in primary schools (Chishti and Lodhi, 1988) but contradicting with Bangladeshi parents' perception Pakistani parents were more likely to admit their boys in schools compared to the girls (Sathar and Lloyd, 1994). However this scenario is not comparable but a sense can be found that parents preferred BPS for girls. There are several reasons parents might perceive BPS as more secured for their girls including BPS usually situated near to their home, taught by female teacher and parents could monitor their girls whenever they wished.

4.4 MEETING THE CHALLENGES OF COMMUNITY WILLINGNESS TO PAY

Findings discovered that urban communities had positive attitude towards payment based BPS. However, they offered some conditions to meet such as; ensuring skilled and qualified teacher who must be sincere. Additionally, they also demanded for improved infrastructure of the schools. It is noticeable that the parents did not have any complain or demand when their children received free primary education from BPS but now they have because they are to pay now. This attitude is not seen in this context only rather it's common globally. Hillman and Jenkner (2004) found that when parents had to pay for their children education they became more likely to monitor teachers' performance to be sure that their children were getting proper education. So, meeting parental demands is necessary for sustainability of the payment based schools. Otherwise they would explore other options to admit their child as found in this study that, many parents preferred kindergarten schools for admitting their child because expected facilities were available there including adequate number of teachers with higher degree and better infrastructure of the schools. Not only the kindergarten schools but also other NGOs' operated schools might take the chance to capture students if these limitations are not overcome. Sometimes parents remained reluctant to admit their child because of their financial crisis. In other words to meet the opportunity cost many parents did not feel interest to admit children in schools. In such situation Hillman and Jenkner (2004) argued that, it was unfair, socially unjust and economically inefficient when the children

could not be into school because of their parents' economic crisis. They also argued that schools like BPS which had one classroom and one teacher in the low income country had fixed cost in terms of the school physical infrastructure and teacher's salary. According to them including one more student with the regular group would not cost that much. However, they also acknowledged that if the number increases regularly that could have reverse effect on the quality of education. To ensure a better inclusion such initiatives could be taken or existing waiver options could be applied properly. If these could be done the community would rely on BPS which ultimately would increase BRAC's acceptance in the community more than the other NGOs. Branch managers also opined in the same way.

CHAPTER FIVE

POLICY IMPLICATIONS

This study observed variation in the economic strength among the communities. Area wise variation was also observed in terms of willingness to admit children in BRAC schools as well as willingness to pay tuition fees. It is therefore, justified that BEP brings variation in fixing tuition fees. Classification of the areas provided in Table 4 can be a basis for this. However, there should not be any variation in terms of quality of education provided.

Socioeconomic status of the households played vital role in shaping parental willingness to admit child in BPS. Upper status holders were significantly unwilling in case of sending their children to BPS which is an important message for BEP since without capturing acceptance from this group cost recovery approaches might have potential challenges to face. It is therefore essential to build effective mechanism to attract this group towards BPS. One effective way to do this is to improve the overall service quality of BPS, if not, other NGOs might take the place because in this given situation parents were demanding for quality service and if to pay they would pay to those institutions which could fulfill their desire concerning school facilities. It had been observed that regardless the socioeconomic status parents were willing to pay tuition fees but in returns they claimed for quality education. Both parents and branch managers raised these concerns. So, these issues should be considered while taking a decision.

In the given situation following recommendations were made to formulate appropriate policy that would guide BEP in maximum cost recovery and to enhance community willingness to admit their child in BPS and pay the monthly tuition fees.

- Area wise variation may be applied in charging monthly tuition fee for BPS. Along with the study findings programme implementers' experience could be utilised in determining monthly tuition fees.

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- Before opening new schools in any particular areas the whole situation of the areas should be analysed. Especially number of eligible children, availability of BPS/*Niketan*/NGO driven schools, community people willingness to admit child in BPS and pay the monthly tuition fees should be investigated carefully.
- Measures should be taken to attract the higher socioeconomic status holders of the community. Separate study could be conducted to explore their perception and expectation regarding BRAC education service.
- Steps should be taken for improving teaching-learning and infrastructural quality of the BPS. Arranging subject based specialised teacher training and benches for classroom might help for quality improvement.
- Scopes should be there for the poorest group of students to study in BPS. Area wise waiver option could be created and that also should not be the same for all, rather should be distributed considering the actual need of the beneficiaries.
- BEP should try to convince community people towards quality education rather than extra facilities offered by the other NGOs.

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APPENDIX

Table A1. Mean distance of primary school (formal) from household by area

Division	Name of area	Mean distance (k.m.)
Dhaka	Dhaka	0.2
	Gazipur	0.3
	Narayanganj	0.5
	Narsingdi	0.4
	Mymensingh	0.2
	Faridpur	0.5
Chittagong	Chittagong	0.2
	Comilla	0.5
Rajshahi	Rajshahi	0.4
	Bogra	0.4
Khulna	Khulna	0.4
	Bagerhat	0.2
	Mongla	0.5
	Jessore	0.5
	Noapara	0.1
	Kushtia	0.3
Sylhet	Sylhet	0.3
Barisal	Barisal	0.8
Rangpur	Rangpur	0.7
	Dinajpur	1.0
	Parbotipur	0.3
	Gaibandha	0.7
Total		0.4

Table A2. Mean, median and range of tuition fee of Kindergarten school by grade and area

Division	Name of area	Grade														
		I			II			III			IV			V		
		Mean	Median	Range	Mean	Median	Range	Mean	Median	Range	Mean	Median	Range	Mean	Median	Range
Dhaka	Dhaka	265	250	600	269	300	250	286	300	50	350	300	500	346	300	400
	Gazipur	428	400	500	485	500	700	642	550	800	800	500	889	1000	1200	
	Narayanganj	350	350	0	400	400	0	N/A	N/A	N/A	N/A	N/A	N/A	500	500	0
	Narsingdi	350	350	100	N/A	N/A	N/A	250	250	0	N/A	N/A	N/A	250	250	0
	Mymensingh	192	200	150	214	200	50	296	200	660	200	200	0	200	200	200
Chittagong	Faridpur	175	175	50	270	270	0	183	200	50	N/A	N/A	N/A	N/A	N/A	N/A
	Chittagong	300	300	0	600	600	800	230	230	140	240	240	120	220	220	0
	Comilla	243	250	120	256	250	150	317	350	200	310	350	100	300	300	100
	Rajshahi	225	225	150	190	150	200	267	150	350	150	150	0	175	175	50
	Bogra	262	200	350	178	180	160	325	200	450	188	200	50	288	215	420
Khulna	Khulna	N/A	N/A	N/A	300	300	0	300	300	0	N/A	N/A	N/A	N/A	N/A	N/A
	Bagerhat	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
	Mongla	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	120	120	0
	Jessore	110	100	30	120	120	0	124	120	10	150	130	80	N/A	N/A	N/A
	Noapara	N/A	N/A	N/A	135	135	30	N/A	N/A	N/A	120	120	0	N/A	N/A	N/A
Sylhet	Kushtia	189	200	150	225	225	50	N/A	N/A	N/A	250	250	100	N/A	N/A	N/A
	Sylhet	250	250	200	233	250	50	200	200	0	230	230	60	212	200	60
	Barisal	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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Division	Name of area	Grade														
		I			II			III			IV			V		
		Mean	Median	Range	Mean	Median	Range	Mean	Median	Range	Mean	Median	Range	Mean	Median	Range
Rangpur	186	200	100	179	200	100	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Dinajpur	290	300	350	375	325	600	473	375	460	375	460	375	375	375	50	0
Parbotipur	250	250	0	250	250	0	N/A	N/A	N/A	250	250	0	250	250	0	0
Gaibandha	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	100
Total	250	200	600	298	250	910	356	300	980	354	300	880	406	300	1300	

N/A (Not applicable) = Having no student of respective grade

Table A3. Percentage distribution of eligible children (considering only dropout student and never enrolled children of age 7-14 year) by enrolment status and area

Division	Name of area	No. of eligible children within 250 HHs	Enrolment status		
			Dropout without completing primary	Never enrolled (Age 7-14 Y)	Total
Dhaka	Dhaka	15	73.3	26.7	100.0
	Gazipur	10	70.0	30.0	100.0
	Narayanganj	41	31.7	68.3	100.0
	Narsingdi	11	81.8	18.2	100.0
	Mymensingh	27	59.3	40.7	100.0
	Faridpur	8	75.0	25.0	100.0
Chittagong	Chittagong	33	54.5	45.5	100.0
	Comilla	36	61.1	38.9	100.0
Rajshahi	Rajshahi	9	88.9	11.1	100.0
	Bogra	6	100.0	0.0	100.0
Khulna	Khulna	18	61.1	38.9	100.0
	Bagerhat	10	60.0	40.0	100.0
	Mongla	18	66.7	33.3	100.0
	Jessore	7	71.4	28.6	100.0
	Noapara	9	77.8	22.2	100.0
	Kushtia	19	73.7	26.3	100.0
Sylhet	Sylhet	29	79.3	20.7	100.0
Barisal	Barisal	19	78.9	21.1	100.0
Rangpur	Rangpur	18	55.6	44.4	100.0
	Dinajpur	2	100.0	0.0	100.0
	Parbotipur	3	100.0	0.0	100.0
	Gaibandha	7	100.0	0.0	100.0
Total		355	65.1	34.9	100.0

Table 4. Community perception towards BPS by area

Division	Name of area	Heard about BPS (%)	Percentage distribution of community perception towards BPS					Total
			Very good	Good	Fair/Average	Not good	Not good at all	
Dhaka	Dhaka	100.0	8.3	66.7	12.5	12.5	0.0	100.0
	Gazipur	91.2	7.4	85.2	3.7	3.7	0.0	100.0
	Narayanganj	96.0	52.2	41.3	6.5	0.0	0.0	100.0
	Narsingdi	65.7	41.2	58.8	0.0	0.0	0.0	100.0
	Mymensingh	100.0	7.1	92.9	0.0	0.0	0.0	100.0
	Faridpur	100.0	47.8	45.7	6.5	0.0	0.0	100.0
Chittagong	Chittagong	98.6	70.6	29.4	0.0	0.0	0.0	100.0
	Comilla	100.0	40.9	56.1	1.5	0.0	1.5	100.0
Rajshahi	Rajshahi	100.0	65.5	34.5	0.0	0.0	0.0	100.0
	Bogra	97.6	40.0	60.0	0.0	0.0	0.0	100.0
Khulna	Khulna	93.5	3.4	96.6	0.0	0.0	0.0	100.0
	Bagerhat	55.0	14.3	85.7	0.0	0.0	0.0	100.0
	Mongla	94.4	23.7	57.9	7.9	7.9	2.6	100.0
	Jessore	100.0	48.1	51.9	0.0	0.0	0.0	100.0
	Noapara	93.2	88.9	11.1	0.0	0.0	0.0	100.0
	Kushtia	98.0	57.1	42.9	0.0	0.0	0.0	100.0
Sylhet	Sylhet	100.0	13.2	86.8	0.0	0.0	0.0	100.0
Barisal	Barisal	100.0	4.4	77.8	6.7	8.9	2.2	100.0
Rangpur	Rangpur	100.0	56.8	43.2	0.0	0.0	0.0	100.0
	Dinajpur	100.0	3.1	96.9	0.0	0.0	0.0	100.0
	Parbotipur	96.9	3.2	93.6	3.2	0.0	0.0	100.0
	Gaibandha	100.0	7.7	76.9	12.8	2.6	0.0	100.0
Total		95.0	34.3	61.3	2.7	1.4	0.3	100.0

Table A5. Mean of tuition fee would be easy to pay for parents by area

Division	Name of area	Mean of tuition fee		Mean amount increased
		Before bidding	After bidding	
Dhaka	Dhaka	86	114	28
	Gazipur	104	123	19
	Narayanganj	87	98	11
	Narsingdi	121	188	67
	Mymensingh	92	106	14
	Faridpur	90	121	31
Chittagong	Chittagong	70	123	53
	Comilla	93	117	24
Rajshahi	Rajshahi	143	191	48
	Bogra	124	155	31
Khulna	Khulna	85	133	48
	Bagerhat	81	110	29
	Mongla	57	82	25
	Jessore	103	130	27
	Noapara	84	134	50
	Kushtia	94	110	16
Sylhet	Sylhet	86	101	15
Barisal	Barisal	114	123	9
Rangpur	Rangpur	74	103	29
	Dinajpur	118	174	56
	Parbotipur	106	177	71
	Gaibandha	97	128	31
Total		93	126	33

Table A6. Percentage distribution of tuition fee parents is willing to pay by area (After bidding)

Division	Name of area	Tuition fee					Total
		<50	50	100	150	≥ 200	
Dhaka	Dhaka	0.0	21.4	35.8	35.7	7.1	100.0
	Gazipur	0.0	0.0	61.5	30.8	7.7	100.0
	Narayanganj	11.6	20.9	48.9	9.3	9.3	100.0
	Narsingdi	0.0	0.0	18.2	33.3	48.5	100.0
	Mymensingh	0.0	30.2	41.9	16.3	11.6	100.0
	Faridpur	5.9	14.7	35.3	26.5	17.6	100.0
Chittagong	Chittagong	6.3	12.7	30.2	31.8	19.0	100.0
	Comilla	0.0	14.0	51.1	27.9	7.0	100.0
Rajshahi	Rajshahi	0.0	0.0	10.3	24.1	65.6	100.0
	Bogra	0.0	2.6	41.0	35.9	20.5	100.0
Khulna	Khulna	0.0	13	34.8	26.1	26.1	100.0
	Bagerhat	8.3	27.8	22.2	30.6	11.1	100.0
	Mongla	32.5	25.0	17.5	15.0	10.0	100.0
	Jessore	0.0	0.0	53.4	33.3	13.3	100.0
	Noapara	10.8	10.8	16.2	32.5	29.7	100.0
	Kushtia	0.0	30.8	41.0	15.4	12.8	100.0
Sylhet	Sylhet	3.0	24.2	48.6	21.2	3.0	100.0
Barisal	Barisal	3.4	17.2	38.0	13.8	27.6	100.0
Rangpur	Rangpur	2.8	25.0	38.9	33.3	0.0	100.0
	Dinajpur	0.0	0.0	10.5	52.7	36.8	100.0
	Parbotipur	0.0	3.8	19.2	26.9	50.1	100.0
	Gaibandha	0.0	20.5	33.3	23.1	23.1	100.0
Total		4.7	15.8	33.6	25.9	20.0	100.0

Table A7. Monthly income of the household by area

Division	Name of area	Average monthly income	Minimum income	Maximum income
Dhaka	Dhaka	10329	4500	18000
	Gazipur	15562	6000	32000
	Narayanganj	9454	3500	17000
	Narsingdi	15457	5000	80000
	Mymensingh	15546	4500	75000
	Faridpur	12941	4500	95000
Chittagong	Chittagong	12044	3700	28000
	Comilla	11429	3000	40000
Rajshahi	Rajshahi	10886	1000	30000
	Bogra	10495	2300	30000
Khulna	Khulna	6987	2000	15000
	Bagerhat	7505	4000	12000
	Mongla	8433	2000	40000
	Jessore	8148	1000	23000
	Noapara	11195	3000	32000
	Kushtia	11018	4500	27000
Sylhet	Sylhet	12377	4500	54000
Barisal	Barisal	11360	3000	32500
Rangpur	Rangpur	9575	4000	31000
	Dinajpur	14058	6000	40000
	Parbotipur	14186	1500	87000
	Gaibandha	9513	2500	30000
Total		11369	1000	95000

Table A8. Percentage of respondents willing to admit children in BPS and pay tuition fees by main source of income of household

Main source of income	Willing to admit child (%)	Willing to pay tuition fee (%)
Day labour	82.2	96.8
Service	72.3	99.0
Business	72.8	96.9
Driver	66.7	97.5
<i>Rickshaw/van puller</i>	85.7	96.7
Self-employed	78.3	92.8
Others	65.9	100
Level of significance	p<0.01	ns

Table A9. Percentage of respondents willing to admit children in BPS and pay tuition fees by gender of household head

Gender	Willing to admit child (%)	Willing to pay tuition fee (%)
Male	77.1	97.3
Female	70.9	91.8
Level of significance	ns	p<0.05

Table A10. Percentage of respondents willing to admit children in BPS and pay tuition fees by main type of earning

Main type of earning	Willing to admit child (%)	Willing to pay tuition fee (%)
Daily income	78.6	96.2
Weekly income	75.7	96.4
Monthly income	68.2	100
Level of significance	p<0.05	ns

Table A11. Percentage of respondents willing to admit children in BPS and pay tuition fees by nature of household ownership

Status	Willing to admit child (%)	Willing to pay tuition fee (%)
Own	77.0	98.8
Rent	76.9	96.3
Free	75.3	93.3
Level of significance	ns	p<0.05

Table A12. Percentage of respondents willing to admit children in BPS and pay tuition fees by availability of electricity

Availability of electricity	Willing to admit child (%)	Willing to pay tuition fee (%)
Available	76.2	96.8
Not available	85.7	97.2
Level of significance	ns	ns

Table A13. Measurement of variables used in regression analysis

Variables	Measurement
Dependent	
Willingness to admit	1 = Willing, 0 = Not willing
Willingness to pay	1 = Willing, 0 = Not willing
Explanatory	
Gender of child	1 = Boy, 2 = Girl
Enrolment status	1 = Studying in pre-primary, 2 = Dropout without completing primary, 3 = Never-enrolled (age 5-6y), 4 = Never-enrolled (age 7-14y)
Age of child	1 = 5 year, 2 = 6-10 years, 3 = 11-14 years
Gender of household head	1 = Male, 2 = Female
Household heads' education	1 = Nil, 1 = Grades I-IV, 2 = Grades V-IX, 3 = Grades X+
Number of eligible child	1-3 (Number of eligible child having in household)
Any member of household studied in BPS	1 = Yes, 2 = No
Distance of nearest formal primary school from household	1 = ≤ 0.5 k.m, 2 = > 0.5 k.m
Level of income of household	1 = < 7500 , 2 = $7500 - < 10000$, 3 = $10000 - < 15000$, 4 = ≥ 15000

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