# PUBLIC PRIVATE PARTNERSHIP IN EDUCATION: EXPERIENCE OF PAKISTAN AND BANGLADESH

### Md. Saiful Islam, Md. Harun-Ar-Rashid and Kalsoom Fatima

#### **Abstract**

education in the countries after the introduction of PPP showed that state the salary of teachers. A comparative analysis of the situation of system in which private sector provided school infrastructure and the programme of PPP in education in Bangladesh consisted in the peculiar concerns about the sustainability of the programmes. The major programmes under PPP in Pakistan on the whole have expressed and tawana or nutrition programme. Available reviews of the community participation project, training of local level school bodies concessions to private schools, up-gradation of school through in the paper are from the World Bank report on development indicators. the pursuit of the goal of education for all. The secondary data used countries have adopted the system in order to have greater success in partnership (PPP) in education in Pakistan and Bangladesh. Both the result of the PPP experiment. Bangladesh has had higher achievement in education possibly as a Pakistan has had five models of PPP in education: adoption of a school This paper discusses the system of the public private

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### INTRODUCTION

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Provision of education is a constitutional obligation of the states in both Pakistan and Bangladesh. However, the governments of these two countries have been only partially successful in providing access to education to school-age children, and even that has not been necessarily an education of quality. Like many other developing countries, these countries are facing serious challenges in improving equity and quality in its provision of education. Both the governments of Pakistan and Bangladesh have realised that the state by itself was not likely to accomplish the gigantic task of providing quality education and meeting the targets of the Millennium Development Goals (MDGs) and education for all (EFA). This has necessitated partnership of the government with the private sector with the objective of evolving a suitable system in order to bring the disadvantaged school-aged children into education system that called for public private partnership (PPP) in education.

ancillary services such as school transport and food services through may play greater role as supplier of inputs in school than as provider of students of low-income families, girls, indigenous peoples, and other poor of a publicly funded service. For instance, private schools, which cater to public policy outcome. More often than not this takes the form of a longsectors with an emphasis directed on system efficiency, effectiveness, quality through PPP. As access to education is proving to be elusive to many people firms in monitoring the maintenance of school facilities and property. Today outsourcing arrangements. School inspections may be carried out by private and marginalised groups, may have just nominal fees. The private sector term and flexible relationship, usually undertaken by contract, for the delivery an agreed aspiration of the public and private sectors to bring about a desired of resources, risks and rewards. It is a risk sharing relationship based upon that best meets clearly defined public needs through the appropriate allocation between the public and private sectors, built on the expertise of each partner differs in its scope and form of arrangements. It is a cooperative venture towards improvement of existing services in education provided by both the in developing countries like Bangladesh and Pakistan, PPP can be geared there are more sophisticated forms of private involvement in education There is no fixed definition of PPP and form of implementation; it

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This paper discusses the experiment of PPP in Pakistan and Bangladesh – their nature and scope in contributing to the state efforts on the target of EFA. The secondary data used in the paper are largely from the data of the World Bank on world development indicators. The authors preferred to use the World Bank data, because the country data from the different sources of Bangladesh and Pakistan might not be comparable because of the difference in the sources. The first two sections of the paper discuss the PPP models introduced in Pakistan and Bangladesh respectively. The third section makes a comparative analysis of the situation of education in Pakistan and Bangladesh possibly as indicative of the results of the programmes under PPP.

## I. PPP IN EDUCATION OF PAKISTAN

The context of education in Pakistan with reference to access to and quality in education has been challenging. With a population of 162 million people, 22 per cent of which lives in poverty, Pakistan faces serious challenges in ensuring quality education to all. Literacy rate of the population is barely 53 per cent, with that for females being 40 per cent. The number of primary school-age children who are out of school in Pakistan is 7.26 million. Student progression from primary to secondary school is less than 73 per cent (World Bank 2010). Of the 22 million children who attend school, 40 per cent drop out before they reach grade IV (i.e., 9–11 years old), and 77 per cent drop out before reaching grade X.

The quality of education also remains equally problematic. A study evaluating learning achievement of 1902 students (1155 urban and 747 rural) of grade V students of both public and private schools of Pakistan across eight districts, where two districts were included from each of the four provinces, showed relatively low student achievement in learning. The mean scores in percentage were 46, 57 and 49 in Mathematics, Urdu and Science respectively. Children from private schools did better but only marginally. The survey also showed inter-district variations in the performance of students; students from the districts Quetta and Ziarat in the province of Balochistan had the lowest scores (Shami and Hussain 2005).

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### PPP Models in Pakistan

The policy makers in Pakistan have remained optimistic about the prospects of PPP in education sector; various education programmes have been funded and operated through partnerships between government agencies and private organisations. Formation of PPP remained the central concern of the government of Pakistan in its reform of education sector since 2001. The Draft National Education Policy launched in 2008, however, shows a shift in the emphasis on this policy. While retaining the idea of PPP, it has put the emphasis back on the state to be the primary provider of education.

Since 2001, a number of PPP models have gained visibility in Pakistan. Three key PPP models among them have been promoted by the Pakistan Education Action Plan 2001-2005. They are (i) adopt a school programme, (ii) concessions to private schools and (iii) up-gradation of schools through community participation project (CPP). Two additional cases that can be considered as practices of PPP in education in Pakistan are those of training the local level bodies and *tawana*.

### Adopt a School Programme

districts in Pakistan, focuses on improving the educational process through already been experimented by some large non-government organisations educational process by creating the learning environment within the schools which has adopted over 250 schools, on the other hand, closely monitors the CARE (Cooperative of American Relief Everywhere), a Lahore based NGO. occasional teacher training sessions and weekly visits to the adopted schools. approaches of two large NGOs involved in the programme of school adoption. school. The exact nature of adopter's engagement with the school varies profit organisation takes responsibility to improve the status of a government (NGOs). The programme implies that a non-state agency, NGO or forprogramme, however, had its inception during mid 1990s and by 2000 had PPP programme within the education sector in Pakistan since 2001. The Sindh Education Foundation, "adopt a school" has become the most popular (Shah et al. 2005). Idara-e-Taleem-o-Aagahi (ITA), which runs this programme in five different from school to school. Examples of this variation can be found in the Viewed to be a brainchild of Anita Ghulam Ali, Director of the

The model of school adoption has involved diverse groups of non-state providers: individual philanthropists, corporate philanthropists and NGOs. The number of schools adopted by one agency varies enormously: some take up just one school, while organisations like the Sindh Education Foundation, that help individuals, corporate philanthropists and small NGOs adopt government schools, have over 150 schools in their portfolio. There are no national level figures of the total number of adopted government schools; adoptions are approved at the district government level. But adopted schools constitute a small percentage of the total government schools.

Challenges to the scheme of PPP are many. Critics of the scheme contend that the better run state schools rather than the poorly performing ones are being taken out of the state system for adoption, as the private sector is not interested in taking over the poor cases. This allegedly is further weakening the state schooling system. School adoption is also linked to the motives of the adopting agency. Most corporations and multinationals are only motivated to support schools near their factory location as this wins them goodwill in the area and also benefits their employees. The support of the corporate sector thus cannot be relied upon as a sustainable source of support across the country.

A study of the school adoption programme of 10 major NGOs in Pakistan notes that there is a lot of suspicion about the NGOs in the minds of majority of those working for the government. Many regard NGOs at best as 'fashionable' and 'trendy', and at worst as international spy organisations (Rashid 2000). The most critical factor in determining the nature of partnership, however, remains the background of the adopting agency. It is very clear that larger NGOs, corporations and politically or economically influential adopters are able to get things done as they desire much more quickly compared with those adopters who have few connections in the government or the education department (Rashid 2000).

### Concessions to Private Schools

The second PPP programme is giving concessions to private schools, which includes allocating free land to schools, charging domestic rather than commercial rates for electricity and gas bills, tax exemptions on

imports, and exemptions from income tax. There are no restrictions in terms of which type of private schools can access these facilities, so that even the elite private schools are eligible to have these concessions. There is, however, a limit on the units of electricity and other utilities, allowed at concessional rates.

There is no evidence if these incentives under the PPP programme have had direct impact on the expansion of private schooling system in Pakistan. Discussions with officials of Pakistan Ministry of Education suggest that the programme has not been implemented in a systematic manner. As in the case of the adopters in the scheme of school adoption, it is up to the negotiating capacity of the agency of the individual school to win the concessions under the programme from the relevant authorities.

# Up-Gradation of Schools through Community Participation Project

The third major PPP programme conceived by the government in 2001, invites private sector agencies or NGOs to commit to upgrading a regular government school and in turn gain the permission to use the school premises for running an afternoon school, either as a second elementary shift or a middle/high school section. The government provides the school building, furniture, library and laboratory, and gives recognition of regular status to the students of the afternoon shift. The licensee or the private agency is required to upgrade and improve the school facilities, pay all utility bills of morning and afternoon shifts in lieu of rent waiver, and manage the afternoon programme over a five-year contract period. Cost savings to the government are estimated to be Pakistan Rs. 1.5-2 million per up-gradation (MOE 2004). The licensee may charge a fee for the afternoon school as per a pre-agreed schedule with subsidies for needy children.

It has been observed that the incentives under the PPP programme have failed to attract the NGOs or other agencies of the private sector in large numbers. In a few cases, where the model was explored, the morning shift staff was reluctant to take on additional challenges presented by an afternoon shift, including sharing of premises, required administrative work and teacher resources. An additional problem was the equitable allocation of electricity costs and monitoring of the programme on the part of the

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(Batley et al. 2004). at times differed in their view on who has incurred certain electricity costs government. There were reportedly disputes over settlement of bills as parties

## Training of Local Level Bodies and Tawana

education (Shami and Hussain 2005). NGOs appear to have had some positive impact on improving the quality of and effective communication skills. The SMCs under the guidance of the to have more effective outreach to communities, more organised materials government entered in partnership with the NGOs as the latter was viewed in community mobilisation, monitoring of school and maintaining records, the these bodies were made mandatory. In order to train the SMCs and CCBs enrolment of students and teaching-learning process in the school. In 2002 community board (CCB) are functioning at the level of individual schools involvement of private sector in relation to local level bodies. In Pakistan These bodies are expected to help the functioning of the school in the local level bodies like the school management committee (SMC) and citizen The fourth form of PPP in education visualised in Pakistan is

evaluation to assess the impact of this programme developing community participation in the affairs of their school and promoting sustaining school enrolment, reducing gender gap in school enrolment, including improvement of nutrition of school going children, increasing and districts of all provinces of Pakistan. The programme had multiple targets Special Education, the programme was implemented in 29 of the poorest initiative of the Ministry of Women Development and Social Welfare and of providing a nutrition package to girls of the age-group of 5-12 years. An this programme, private agencies have been involved in the school scheme that involved partnership between the sate and NGOs in education. Under PPP between the state and local NGOs. There is not yet an independent In addition to the above, there has been a programme called tawana

### Review of PPP Programmes in Pakistan

implemented in Pakistan. There have not been scientific research studies The programmes of PPP in education have been extensively

academic papers on the effectiveness of NGO run non-formal education quality of the teaching-learning process in school. However, there are a few education in the form of increasing access to education or improving the systematically evaluating their impact on addressing the issues of equity in by the NGOs failed to last beyond donor funded cycles (Bano 2005). made by them is that most of the programmes of non-formal education run the sustainability of the programmes under the PPP. One of the observations programmes. They on the whole have expressed serious concerns about

availability of qualified teachers in remote areas to teach at the middle and upgrade their own schools to the middle or secondary level due to lack of secondary levels (Table 1). The NGOs themselves are often unable to state schools from the primary to the middle, and from the middle to the schools to absorb children completing primary level in the non-formal schools any satisfactory level the primary level, they cannot be expected to address the issues of equity to and the small scale participation of the NGOs in education, especially beyond level (Bano 2005; Farah and Rizvi 2007). Given the magnitude of the task institutions has adversely affected retention of children beyond the primary secondary levels. This low availability of middle and secondary educational run by the NGOs under the PPP. There is a sharp decrease in the number of from the primary to the secondary level. There are not enough state middle Another concern of the PPP is that of continuing the education

Number of state schools, students and teachers in Pakistan By level of schooling in 2006

978904	27652699	194166	Total
282112	1880021	16590	Secondary
246666	4550472	20418	Middle
450126	21222206	157158	Primary
Teachers	Students	Schools	Level

Source: MOF 2006

adopter agency might determine the extent of PPP in individual cases (Rashic of political or social networks or the strong economic background of the case of the programme of adopting a school, factors such as the influence background of a school where PPP is contemplated. For instance, in the depended on the ability of the agency to negotiate with state agency and the of the different programmes under the PPP. Often access to a programme NGOs and private agencies are reported to have faced difficulties in availing PPP has been the system of getting into the process of the PPP. Smaller could not ensure or sustain their effective participation. Another issue in the education sector. The government strategy for getting the participation of the goal of the EFA is to be located in the political economy of Pakistan's goal of meeting the EFA targets. The main reason why the PPP models has indicated that, despite the innovative approaches adopted by the NGOs NGOs in education was to attract them with incentives, which ultimately have had limited potential to address the fundamental challenges of pursuing the experiment of the PPP has not made any significant contribution to the The review of the PPP models provided by the academic papers

In addition, there has been also distrust of the NGO sector among the government officials (Bano 2005). This can be perceived in the difference of emphasis placed on the PPP in the policy documents. The policy document of 2001, written when the minister of education and her advisors were from NGOs, and were very popular with officials of the major donor agencies like World Bank, made PPP as the anchor of the educational reform. In contrast, the subsequent White Paper on education, which was written by a team led by a former bureaucrat, proposed to make PPP as just one of the strategies.

The Draft National Education Policy 2008, which is based on the White Paper, the emphasis is brought back on the state. The policy argues for increasing government financial commitment to education from 2.2 to 7 per cent of the GDP by 2015. The PPP is mentioned, but with different focus; the emphasis in the current policy remains on bridging the gap in the education provided in the public and private schools, and the *Deeni madrasas* or Islamic schools (MOE 2008). The 2008 Education Policy notes the need to create an enabling environment to engage the private sector to contribute

towards the development of education, but also maintains that a system of checks and balances for private sector shall be formed to oversee the issues of fees, school standards, pays of teachers, etc. Thus, on the whole the present expectation from PPP in education in Pakistan seems lower than what was during the early years of first decade of the 21st century.

# II. PPP IN EDUCATION OF BANGLADESH

The concept PPP has been relatively new in Bangladesh, as compared to its practices in Pakistan. The PPP initiative in education was undertaken in Bangladesh in 2004 for the first time with the introduction of the guidelines for private sector infrastructure, which form the basis of the current programmes of PPP in the country. Currently, a relatively small number of projects have been implemented under the PPP mode through annual development programme (ADP) by private sector initiatives. They are limited to education, research and health sector. Educational institutions have been established under the joint initiative of the state and private sectors. If the private contribution in establishing an educational institution is substantial (that is, 80 per cent), then the institution is named after the donor. PPP in cases other than establishment of institutions has been in the form of provision of land, land lease, share in construction cost or provision of seed money for educational projects.

For the first time, the 2009-10 budget of Bangladesh government has made the provision for projects in educational sector to be implemented under PPP. The specific activities under PPP education have been: (i) establishing quality secondary schools, (ii) setting up dormitories, health centres, auditoriums and gymnasiums in public universities, (iii) expansion or improvement of existing degree colleges, and (iv) setting up research institutions or research foundations dedicated to research institutions (GOB 2009).

In Bangladesh PPP in education is largely at the level beyond the primary education. Table 2 provides the data on the numbers of educational institutions of secondary and higher secondary, technical and vocational, and religious education institutions with the number of students and teachers in Bangladesh. Most of these institutions function under the system of the PPP.

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Number of Educational Institutions, Teachers and Students by
Type of Intuitions In Bangladesh for the Year 2008

10535190	378132	29217	Total
150127	4996	191	$Kamil^*$
507078	20687	1012	Fazil*
586684	25247	1401	Alim*
2212152	91621	6779	Dakhil*
4120	116	22	Commerce College
29269	1254	80	Vocational
76202	2809	154	Poly Technique
249821	21906	1822	Higher Secondary
6224012	184888	15298	Secondary
495725	24608	2458	Lower Secondary
Students	Teachers	Institutions	Type of Institution

<sup>\*</sup>These are names of examinations at the Islamic stream of schools. *Dakhil* is equivalent to SSC (secondary school certificate), *Alim* to HSC (higher secondary certificate), *Fazil* to Bachelors and *Kamil* to Masters.

Source: GOB (2010)

The most common form of PPP in education in Bangladesh has been that of the private agencies contributing to the infrastructure of the educational institutions and the government paying the salary of the staff. These institutions have a peculiar status; they are owned by neither the government nor any private individual. In most of these cases land, building materials and construction cost are provided by private agencies in donation, and once they are accepted by the government for "monthly pay order", the staffs get regular salary from the government. Besides, they can also collect tuition and other fees from the students to run their academic affairs. This is how a peculiar form of partnership between private sector and the

government has been built up in the field of education in Bangladesh. It is an interesting case of public-private partnership, where 98 per cent of provision for educational institutions is private, but 95 per cent of the funds on the institutions come from government in the form of subvention for the salary of teachers and other staff (Moqbul 2007).

The positive aspects of these institutions under the peculiar PPP are that they are initiated, owned and managed by the local community. This system of PPP has the potential for country-wide replication. Community initiative here means that a school is started by the local people and later is transformed into the government school under the PPP. Community ownership means that a school of this type is owned by the local people as private institution. Community management of the school means that this type of a school is supported by NGO or a private donor and monitored by the NGO/private donor personnel.

### III. COMPARATIVE ANALYSIS

PPP was introduced in Pakistan in 2001 and in Bangladesh in 2004. There has not been a systematic scientific study of the impact of PPP on the achievement of these countries in education. Here we attempt to make an overview of the impact of PPP, which at best is tentative. It is suggested that the situation of schooling in these countries towards the end of the first decade of the 21<sup>st</sup> century may be taken as indicative of the results of the PPP initiated in the first half of the decade. A comparative analysis is undertaken here on the aspects of expenditure on education, school enrolment, pupil-teacher ratio and trained teachers, literacy rate and out of school children.

### Expenditure, Enrolment and Teachers

Table 3 presents some basic data on education in Bangladesh and Pakistan as per 2007 statistics. It shows that both Bangladesh and Pakistan spend less than 3 per cent of the GDP (gross domestic product) on education. Pakistan (2.84%) spends a slightly higher percentage of its GDP on education

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than Bangladesh (2.56%). However, Bangladesh has had much higher achievement in education as indicated by the data on gross enrolment ratio (percentage of enrolled to the total school going age children) in school. Data on gross enrolment ratio at all levels of schooling in 2007 is much higher in Bangladesh than in Pakistan.

Data on Public Expenditure on Education, Gross School Enrolment, Pupil-Teacher Ratio and Percentage of Trained Teachers in Bangladesh and Pakistan in 2007

84.04	56.00	Percentage of Trained Teacher in Primary School
39.95	44.75	Pupil-Teacher Ratio in Primary School
5.19	6.98	Gross Enrolment Ratio in Tertiary School
22.41	44.12	Gross Enrolment Ratio in Secondary School
84.82	92.78	Gross Enrolment Ratio in primary school
2.84	2.56	Public Expenditure as Percentage of GDP
Pakistan	Bangladesh	Data

Source: World Bank, 2010

Table 3 presents two other sets of data for the two countries, viz. pupil-teacher ratio and percentage of trained teachers at the primary school level. Surprisingly in both these matters Pakistan is ahead of Bangladesh. While pupil-teacher ratio is 44.75 in Bangladesh, it is 39.95 in Pakistan in 2007. Similarly, Pakistan has much higher percentage of trained teachers at the primary school level; the vast majority of the teachers in Pakistan are trained. While the percentage of trained teachers to total teachers in 2007 was 84.04 in Pakistan, the corresponding figure in Bangladesh was 56.00.

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Table 4

Literacy Rate in Bangladesh and Pakistan in 2008

**Literacy Rate** 

Male Youth Literacy       72.20       78.50         Female Youth Literacy       75.50       58.77         Total Youth Literacy       74.40       68.86         Adult Literacy       55.00       52.70	Literacy	Bangladesh	Pakistan
cy 75.50 74.40 55.00	Male Youth Literacy	72.20	78.50
74.40 55.00	Female Youth Literacy	75.50	58.77
55.00	Total Youth Literacy	74.40	68.86
	Adult Literacy	55.00	52.70

Source: World Bank, 2010

Data on literacy presented in table 4 indicates that both the countries have a long way to go to achieve the goal of EFA. In both the countries literacy rate of adults (population aged 15 and above) is just above 50 per cent as per data of 2008 - 55 per cent in Bangladesh and 52.7 per cent in Pakistan. Literacy of youth (population aged 15-24 years), as can be expected, is much higher in both the countries – 74.40 in Bangladesh and 68.86 in Pakistan.

### Out of School Children

Number of Out of School Children of Primary School Going Age
In Bangladesh and Pakistan in 2008 (in Millions) by Gender

7.26	2.02	Total
4.20	0.91	Female
3.06	1.11	Male
Pakistan	Bangladesh	Gender

Source: World Bank, 2010

Data presented in table 5 show that the problem of out of school children is much more serious in Pakistan than Bangladesh. While the number of out of school children of the primary school going age is 2.02 million in Bangladesh, the corresponding figure for Pakistan is as high as 7.26 million as per 2008 data. The problem of out of school children is much more serious in the case of girls in Pakistan. They number 4.20 million compared to 3.06 million boys in Pakistan. Interestingly in Bangladesh the number of out of school children is lower among girls (0.91 million) than boys (1.11 million)

#### **NFSP** in Bangladesh

The data presented in tables 4 and 5 indicate that females have done slightly better than the males in education in Bangladesh. Youth literacy rate is 75.50 and 72.20 for the females and males respectively. Similarly, as already mentioned above, boys outnumber girls in the matter of out of school children. The main factor responsible for this female favourable situation has been the introduction of the nationwide female stipend programme (NFSP) in Bangladesh. When the NFSP was launched at the secondary school level in January 1994, participation of female students in the secondary level was only 22 per cent and out of which only 5 per cent could pass the SSC (secondary school certificate) examination. Poverty, early marriage, gender discrimination and social prejudice etc. have been the general reasons for the low rate of female participation in education. The NFSP was introduced in order to overcome these impediments.

#### Objectives of NFSP

The programme has had both short-term and long-term objectives. The short-term objectives have been to (i) increase the enrolment of girls in grades VI-X, (ii) assist girls to pass the SSC examination so that they can qualify themselves for employment as primary school teachers, agriculture extension agents, health and family planning workers, NGO field staff etc. (iii) prevent early marriage of girls so that they are retained in school and (iv) make the community aware of the need for education of girls. The long-term objectives of the scheme have been to (i) increase the number of educated women capable of participating in the economic and

social development of the country, (ii) raise the social status of the females in the community and reduce gender disparity and (iii) create a positive impact on controlling population growth.

In addition, the government of Bangladesh has been taking a number of initiatives focused on governance and systemic improvement for more equitable allocation of resources and to enhance access to and quality of education. Incentives have been provided to institutions for better performance, for private provision of education in disadvantaged areas and to children and families for pursuing secondary education. Other measures taken are for improving the quality of teachers, textbooks and curriculum, and assessing and monitoring the performance of institutions.

Preliminary evidence seems to show that the PPP experiment has produced some positive results in Bangladesh. Teacher absenteeism has been reduced; pre-service training of teachers has improved; new schools have been opened in backward areas; the number of those who passed SSC and HSC examinations has gone up; books have been delivered to students on time (Moqbul, 2007)

#### CONCLUSION

Both Bangladesh and Pakistan are developing countries struggling to achieve the goal of EFA. Both of them have joined hands with the private sector in different forms of PPP in their effort of educational achievement. Bangladesh seems to have had relatively better success with the experiment of PPP than Pakistan. The incentives given to the private agencies in Pakistan were either misplaced or inadequate to have an effective PPP. The efforts of the state in Pakistan were not adequate to forge a strong partnership with the private and non-profit sector in promoting education. Bangladesh, however, has had greater positive impact with the experiment of the PPP. There were attempts to support the partnership. For instance, in 2003 the Private Sector Development Local Consultative Group of Donors (PSD-LCG) was set up to map out the various programmes being implemented or planned in Bangladesh by various development partners, including donors, the private sector and the Government of Bangladesh.

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The governments of Bangladesh and Pakistan spend about 3 per cent of the GDP on education – Bangladesh 2.56 and Pakistan 2.84 as per 2007 statistics. The private sector in these countries spends roughly another 2 per cent on schools, colleges, coaching centres and private universities. In spite of the relatively lower expenditure on education, Bangladesh's achievement in this sector is better than that of Pakistan. However, to achieve the universal primary education, governments of both these countries have to make further efforts through enhanced financial allocation to education and governance groblems, further involvement of the private sector in education could be encouraged. Based on the experience gained so far, the

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in education.

private could be given proper guidelines and incentives to enhance investments

\* This is the revised version of the paper presented in the *Third International Conference on Education in Pakistan: Issues, Challenges and Reforms,* organised by the Faculty of Education, Quaid-i-Azam Campus, University of the Punjab, Lahore, Pakistan during 21-23 October 2010.

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