

IMPACT OF FINANCIAL CONSTRAINTS ON EFFORTS FOR ACHIEVING UNIVERSAL PRIMARY EDUCATION IN PAKISTAN

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Abstract

The purpose of this study has been to evaluate the impact of financial constraints for achievement of Universal Primary Education (UPE) in Pakistan and to suggest measures for improving the financial conditions to ensure achievement of universalization of primary education in the country. The main objectives of the study were: (i) To review the existing financial status; (ii) To critically analyze the efforts for improving the financial conditions and provisions for achievement of UPE. (iii) To suggest measures for effective and judicious utilization of financial resources in achieving UPE in Pakistan.

All education policies and development plans, developed since emergence of Pakistan, were analyzed to evaluate allocation and utilization of financial resources for achieving UPE. In addition, opinion of Planners, Administrators, heads of institutions and teachers were also gathered through submission of an exhaustive questionnaire administered in person. Part I of the questionnaire included major factors related to economic to seek the respondents' view about their effects on efforts to achieve UPE. In the part II of the questionnaire, the respondent were asked to give priority to the remedial measures to overcome the economic effects on efforts to achieve UPE. The total sample included 500 subjects which comprised 60 planners, administrators and heads of institutions, and 440 teachers from different strata of schools stratified as Federal Government Educational Institutions (C/G), educational institutions of Federal Government Educational Directorate, Islamabad, educational institutions of Directorate of Elementary Education, Rawalpindi, Army Public Schools, and educational institutions of NGOs.

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The political instability and the inconsistency in educational policies and constrained resources were major factors which adversely affected the UPE. The change in policies and drift of the objectives of achieving UPE due to lack of political will, resulted in inadequate financial allocations and in a number of planned period through which the allocated resources were not fully utilized. In -depth study of policy documents revealed unrealistic and idealistic targets with insufficient and non commensurating financial support. Major findings of the study were the poverty, lack of political will, resources constraints, political interventions, lack of commitment of teachers, lack of qualified trained teachers and their shortage, female teachers administrative problems, and access to school due to poor economic condition of the country which resulted into the major constraints in achievement of UPE.

A genuine effort is required for the implementation of policy strategies through improving the economic state of the country and adequate allocation of resources to basic education projects by eliminating the gap between the educational and the financial planner.

Key words: *Universal Primary Education, Enrolment Rate, participation rate, Literacy Rate, Poverty, Community Participation, financial constraints, Parental motivation, Teachers involvement, scholarships and stipends,*

Introduction

This paper provides an overview of different education policies and plan formulated by the Government to achieve the target of Universal Primary Education (UPE) in Pakistan. Pakistan has gone through many educational policies and Five Year Plans which served as conceptual frameworks and plans of action for the development of education in the country. Each policy and development plan earmarked various provisions and financial allocations to meet the targets of UPE as envisaged in different education policies. However, the poor economic condition of the country and lack of resources resulted in non achievement of UPE targets.

Education is the basic right of every child and is essential for human capital formation. In spite of many commitments made by the Government of Pakistan, universal primary education is still very low. The decade of 90s is considered as a lost decade in terms of human development. Noticeable achievements are few in the education sector, especially in primary schooling. Government's financial commitment to education remained very low resulting in

insufficient number of schools available for the increased number of primary students. In 1990 the public expenditure on education as percentage of GDP was 2.2 percent and it dropped to 1.5 percent in 2001-02. The development budget of the education sector has dropped from 19 percent to 3.7 percent by the end of the decade. This lack of interest and low financial investment by the Government resulted in poor quality, inadequate supply of schools and professional staff, especially in rural areas.

Education plays a vital role in human capital formation. It raises the productivity and efficiency of individuals and thus produces skilled manpower that is capable of leading the economy towards the sustainable economic development. Like many other developing countries, the situation of the education sector in Pakistan has been not very encouraging due to poverty and economic dismal situation of the country which has resulted in:

- a. Low enrolment rates at the primary level.
- b. Wide disparities between regions and genders.
- c. Lack of trained teachers.
- d. Deficiency of proper teaching materials and poor infrastructure of schools.
- e. Extremely low level of public investment in educational sector.
- f. The allocation of Government funds is skewed towards education.

During the period, nine Five Year Plans were also prepared and put into practice which, *inter alia*, touched the system of education in the country at length. These policies and plans prioritized their targets as per needs of the people emphasizing Universalization of Primary Education (UPE), and increasing literacy rate for the country according to their ultimate combined objective. Despite the high hopes and aspirations, the outcomes have not really been realized and the country still lags behind in achieving the literacy and UPE targets as per requirement of Millennium Development Goal (MDG).

UPE in Pakistan

Pursuing the causes of non-achievement of UPE in Pakistan, different agencies undertook different studies. Bureau of Educational Planning, Ministry of Education in collaboration with USAID, undertook a study in 1976 and gave its findings. According to these findings, the salient in-school factors affecting UPE include poor physical facilities, high dropout, low retention, teachers' absenteeism, and lack of supervision, untrained teachers and parental apathy. Among these school factors, poverty was identified as the major one hindering UPE. (Khawaja, 1984; p-9) Other major barriers to achievement of UPE are identified as: poverty of the parents, women status in the society and disinterest

for female education, girls' domestic work, lack of community participation, shortage of female teachers, lack of physical facilities, irrelevant curricula. (Khalid and Mujahid 2002; pp 26-29)

Financial resources for education usually come largely from the public sector, which spends 2.5% of the GDP (2006-07) on education. A further 0.5% is estimated to be the contribution of the private sector, putting the combined resources at around 3% of GDP for 2006-2007. Although both public and private contributions have increased over the years (as a proportion of the GDP), there has been some increase in this proportion during the recent years, from the comparable figure of 2.2% in 2000-2001, revealing a slight upward trend. The data on public expenditure on education reveal the low priority Pakistan has given to education: it spends relatively less on education (2.3%) than countries like Iran (4.7%), Malaysia (6.2), Thailand (4.2%), South Korea (4.6%), India (3.8%), and Bangladesh (2.5%). The low priority for allocation of financial resources is another factor causing resistance to achievement of UPE targets. (Gop.2008; p.7)

Review of Targets and Achievements of Five Years Development Plans

The First Development Plan was formulated in 1955-60. Since then in all subsequent plans, universal primary education has been mentioned emphatically. All these plans proposed the target dates for achievement of UPE in Pakistan, but had to be extended on one pretext or the other which is indicative of non-seriousness and lack of commitment of Government agencies to this cause. Generally, the resources constraints were blamed for non-achievement of UPE in Pakistan. The following table depicts the plan wise financial allocations/ expenditure for primary education:

Plans	Educational budget	Allocation to Primary Education	Actual expenditure on primary education	Expenditure in Percentage	Percentage Share of Primary education	Inter Plan Increase
First Plan (1955-60)	304.93	51.4	21.2	41.0	16.85	----
Second Plan (1960-65)	490.00	78.00	19.00	24.00	15.92	60.7
Third Plan (1965-70)	1086.60	67.51	25.00	37.0	6.21	121.7
Non-Plan (1970-78)	2998.14	473.93	444.00	94.0	15.81	175.9
Fifth Plan (1978-83)	10698.00	3049.7	1413.3	46.3	28.51	256.8

Sixth Plan (1983-88)	18830.00	7000.00	3533.00	50.00	37.17	76.0
Seventh Plan(1988-93)	22684	10128	6399.2	63.0	44.64	20.5
Eighth Plan (1993-98)	69031	32669.00	23340.4	71.4	47.32	204.3
Ninth Plan (1998-2003)	120020.00	69860.00	-	-	57.80	73.8

Source: (i) Development Five Year- Plans (1955-2003)
(ii) Shami and Hussain Elementary Education in Pakistan, pp.43-44

The table reveals that in the first plan percentage, allocation was 16.85% which was subsequently reduced in Second and Third Five year Plans to 15.92% and 6.21% respectively. However, in the subsequent plans, the percentage allocation was enhanced gradually. However, the actual resource utilization depicts a different picture. The funds allocated during the non-planned period were utilized to the maximum. However, generally the funds were under utilization in the rest of planned periods, especially during the second plan period, it was minimum i.e. 24%. The non- utilization of 100 percent allocations may be one of the causes of non achievement of UPE in Pakistan. The optimal utilization of resources could not be ensured on account of a number of reasons like: unrealistic targets, inaccurate costing of different projects/activities, indifferent attitude of implementing agencies, untrained administrative set up, untimely release of resources, lack of coordination between educational planners and financial advisers, lack of mobilization of parent support, lack of monitoring system, lack of scientific use of various management techniques like path goal theory, Planning Evaluation Review Technique (PERT), etc.

Methodology and Procedure

Population: It comprised the following:

- All the policy makers and planners in the Ministry of Education and its affiliated organization were involved in policy making process.
- All Administrators of Directorates of Education and Heads of Educational Institutions of the twin cities of Islamabad and Rawalpindi.
- All the Primary School Teachers of privately managed Educational Institutions of the twin cities of Islamabad and Rawalpindi.

Sample: The sample was selected in the following way:

- Stratification of Educational Institutions:** In the first step, the education institutions were stratified into the following strata:

1. Educational institutions of Directorate of Elementary Education, Rawalpindi.
2. Educational institutions of Federal Directorate of Education(C/G), Rawalpindi.
3. Educational institutions of Federal Directorate of Education, Islamabad.
4. Army Public Schools established in Rawalpindi and Islamabad
5. Private educational institutions from Rawalpindi and Islamabad.

b. **Educational Planners/administrators/Heads.(Category-I):**

It comprised personnel selected from the Ministry of Education, Islamabad, Academy of Educational Planning and Management, Islamabad and Personnel from National Commission of Human Development, Islamabad, named as planners, personnel from Directorate of Elementary Education, Rawalpindi, Directorate of Federal Government Educational institutions, Islamabad and Rawalpindi, called as Administrators and Heads of institutions selected from the sample schools . The total size of the sample was 60 selected by purposive sampling, comprised 5 planners,15 Administrators from the Directorate of Elementary Education, Rawalpindi, Directorate of Federal Government Educational institutions, Islamabad and Rawalpindi 40 Heads of Institutions of both public and private sector in the twin cities of Islamabad and Rawalpindi.

c. **Teachers. (Category-II):** It comprised teachers selected randomly from primary and the secondary schools where primary education was imparted during the time of survey, from different strata.

1. Teachers from educational institutions from the Directorate of Federal Government Educational Institutions, Cantonment and Garrison, Rawalpindi. Sample size: 90 teachers.
2. Teachers from educational institutions from the Directorate of Federal Government Educational Institutions, Islamabad. Sample size: 90 teachers.
3. Teachers from educational institutions from the Directorate of Elementary Education, Rawalpindi. Sample size: 90 teachers.
4. Teachers from the Army Public Schools. Sample size: 90 teachers.

5. Teachers from educational institutions, administered by private sector in the twin cities. Sample size: 80 primary school teachers.

Design and Procedure

- a The research was designed both as a descriptive and survey study, aimed at reviewing and analyzing the National Educational Policies, Development Plans and other related official documents related to provisions and financial allocation for primary education in Pakistan.
- b The analysis based on official documents, was further supplemented by designing a questionnaire as a primary source to collect data from the respondents to evaluate the various factors implicating the financial matters which ultimately affected the government efforts to achieve UPE in Pakistan. In Part-II of the questionnaire, the respondents were requested to suggest remedial measures for ensuring judicious utilization of the resources to ensure the achievement of UPE

Results

Based on findings of study and the discussion thereon, following results are inferred:

- a. **Parental financial condition:** Parental financial condition influences the efforts for achievement of UPE in Pakistan. The parents with weak financial conditions are reluctant to send their wards to schools, especially the female students. The poverty of parents ultimately results in low enrolment rate, high drop-out rates and increase in child labour. Thus, the Government efforts for achieving UPE are jeopardized. Weak financial status of parents mars their motivation to educate their wards and they are always worried to improve their financial condition to meet their daily needs.
- b. **Nutritional value:** The poverty and the weak financial condition also adversely affect the nutritional value of their children causing poor health and unhygienic living which affect the academic performance of the children ultimately affecting the efforts to achieve UPE.
- c. **High cost of education:** The high cost of education at primary level, especially in privately managed schools, affects the efforts to achieve UPE. The parents with weak financial background cannot send their wards to schools, thus affecting the participation rate and enrolment rate.

- d. **Low Educational allocations:** The other major problem is related to financing in education and low level of Government expenditure on education. There is a need to enhance the education share to 4 percent of the GDP. Another problem that has been highlighted in the study is the under-utilization of non-recurrent funds. Most of the non-recurrent funds are under-utilized and mostly used in the salary and non salary components, where the salaries and allowances take the lion share. Non utilization of 100 percent non-recurrent budget may be due to severe capacity concern in the system and the lack of vision of the project implementing agencies who fail to utilize the resources allocated to the maximum
- e. **Availability of funds to meet capital and recurrent expenditures:** Availability of financial resources for meeting the capital expenditure for development of the infrastructure like establishment of new school buildings affects the efforts for achieving UPE. However, the weak economic condition of the country forces the Government to skew the allocations for education which hampers the efforts for raising new school buildings resulting in overcrowded classes, denial of admission to a large number of students, low quality of education, low enrolment and participation rates. Similarly, non-availability or shortage of recurrent funds affects smooth functioning and efficiency, thus mars the efforts for achieving UPE.
- f. **Existing procedures for release of funds:** The existing procedures for the release of the funds affect the efforts of UPE and the desired results cannot be achieved by getting involved in long channeled procedures for release of the funds. These procedures are complicated, lengthy and time consuming, and cause unnecessary delay in timely execution of the educational projects which ultimately hampers the efforts for achieving UPE.
- g. **Basic amenities in school premises:** Availability of water, electricity, toilets and boundary walls in schools help in increasing enrolment and retention in schools. However, all these amenities need financial resources for their development. Majority of our school buildings are devoid of these facilities, thus making the school environments unattractive for the students which adversely affect the efforts to achieve UPE in Pakistan.
- h. **Low Quality of education:** This factor has badly affected the efforts to achieve UPE. Poor quality of education has resulted into high dropout rate, increased number of failures, repeaters and

low enrolment rate. In order to reduce the impact of poor quality of education in primary schools, there is a need to look into improving the quality through curriculum development, improvement in designing interesting, well written textbooks with vivid explanations and impressive pictures and drawings, improvement of teachers quality through induction of well qualified teachers, imparting pre-service and in-service training and improvement of teacher training programmes. However, all these measures need colossal economic resources to be implemented. Therefore, without improving the economic state it seems difficult to improve the quality of education at primary level.

- i. **Lack of monitoring and accountability:** It has encouraged people to experiment, mess up and get away with their errors. For instance, we have no answer to the failure of certain educational initiative, like *Nai Roshni* schools, the disposal of funds collected in the name of '*Iqra*' and the projects undertaken with huge foreign funds.
- j. **Lack of accountability:** The low allocation, under-spending, inappropriate spending and lack of accountability have done a great damage to the education sector in the country. We see glaring inconsistencies in the policies of different governments resulting in half-baked ideas and practices.

Recommendations

Based on the major issues, that have emerged during the course of study, the following measures are recommended:

Financial Constraints

The educational allocations need to be revised from existing 2.5 percent of the GDP to minimum 4 percent of the GDP in line with UNESCO directive. This step must also enjoy the constitutional support. The existing economic state of the country may not allow implementation of this step immediately, so in order to tackle the problems which might arise due to financial constraints, the following measures are suggested:

- a. All administrators must be provided training in financial management.
- b. Maximum efforts to be made to avoid/reduce the wastage of resources.
- c. Local resources to be mobilized like utilization of *Zakat* and *Usher* funds in primary education.

- d. Resources once allocated to primary education sector must not be re-appropriated to other heads of education sectors.
- e. The unutilized resources must not be relapsed to the Government treasury. These must be fully utilized. In case of savings in any project that amount must be used only in projects, related to only primary education.
- f. Heads of institutions may be provided with financial autonomy and allowed to generate their own funds through kitchen gardens, and renting their grounds to people for marriages and other functions. This will also help in achieving the goal of community involvement in school affairs.
- g. Audit of accounts must be fair, transparent and carried out at regular interval to prevent administrative corruption.
- h. Saving measures like opening of old Book Bank at schools are ensured for provision of free books to poor children.
- i. Investment on primary education may be prioritized.
- j. Procedures for release must be made simple and all efforts are required to ensure their timely release.
- k. Involvement of private sector and NGOs for providing primary education, especially in remote areas. Government to provide assistance in the form of land or exemption of taxes to reduce the cost of education.

Problems of the parents

Following measures are suggested to help the parents to overcome their financial problems and contribute effectively towards achievement of UPE:

- a. **Poverty alleviation:** Poverty of the parents is a major hurdle to achieving the UPE target. Therefore, effective measures need to be taken by Government for poverty alleviation. These measures may include:
 1. Provision of skills to people by the Government through different programmes which can help them to fight against poverty and produce opportunities for leading better life.
 2. Provision of interest free loans to people for establishing their own small business on condition of enrolling their children in schools.
 3. Provision of financial assistance to the parents for education of their children.
 4. Provision of free textbooks and stationery and uniform to poor students.

- b. Parents need to be motivated for getting their children enrolled in schools. This can be done through community involvement, teachers, political leadership at local level.
- c. Extensive use of media may be made to highlight the educational value in the social and economic development
- d. Introduction of incentive schemes for increasing the enrolment rate.
- e. Parents to be made aware of the advantages of having small sized family.

Financial Administrative Measures

- a. **Higher budget:** More resource generation and higher budgetary allocation to education is needed. Public expenditure on education must be raised to at least 4 percent of the GDP, as recommended by UNESCO. Public expenditure on social sector development must also be increased to make schools more accessible, especially in rural areas. In order to generate funds, some constitutional measures have to be taken. Following steps are suggested in this regard:
 - 1. 4 percent out of the 15 percent sales tax, being recovered on all commodities has to be allocated to primary education.
 - 2. *Iqra* charges must be made accountable and utilized for only primary education.
 - 3. Austerity measures must be taken at national level. Only Pakistani products must be used. All investments must be made towards educational sector.
- a. **Clarity in fiscal powers:** There is a need to put in place a proper procedure to ensure adequate finances for education. Financial powers and responsibilities among the different levels of the Government must be clearly demarcated and fiscal system should be extremely transparent.
- b. **Higher proportion for development spending:** The proportion of development spending in education must be increased. An extremely high portion of the education budget is spent on recurrent heads mainly comprising of salaries and negligible amount on development schemes. The allocation of budget must be prioritized, placing more emphasis on quality improvements, such as teachers training, curriculum development, supervision, monitoring etc. additional funds must be generated for the purpose.

- c. **Develop accountability:** There is a need to develop real accountability and the beneficiaries of the educational services (including parents, teachers and students) and those who supply the financing for education (government and parents) require information on the outcomes and uses of funds and need mechanisms to provide incentives for good performance. Lack of accountability in the bureaucratic process has been a major burden on the public school system. They need to express their views and mechanisms to reward good performance and penalize bad ones. SMCs if properly implemented are a means to retain accountability.
- d. **Ghost schools and teachers:** The widespread phenomenon of 'Ghost' schools and teachers that exist only on paper, consume a significant portion of the limited budget. Provincial and district education departments must be enabled to effectively monitor resources and personnel to reduce level of corruption in this sector.
- e. **Availability of data:** A proper system must be in place to compile data regarding financing of education, budgetary allocations to various projects, schemes etc, through a management information system. It is, therefore, recommended that the scope of provincial and national Education Management Information Systems (EMISs) should be expanded to collect and compile financial information pertaining to school expenditures, besides physical and enrolment data.
- f. **Increase capacity:** The national and provincial education ministries must develop permanent programmes for increasing capacity and work with the district government to develop district level training programs for district staff and citizens involved with management. At the district level there is a need to create the capacity to plan and manage budgets and human resources that their new functions require. At the level of school there is the need to create the capacity for citizens to effectively participate in governance and in some cases management of the schools.
- g. **Involvement of the NGOs and private sectors:** Though considerable progress has been observed during the past decade in the participation of NGOs and private sectors in the field of education, especially primary and university education, but more involvement of NGOs and private organizations would benefit the delivery of educational services. To ensure NGOs and public sector involvement there is a need to provide them tax relief, provision of free land in rural areas for construction of school infrastructure.

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