

**Education Sector Support Programme in Nigeria  
(ESSPIN)**

**Assignment Report**

**Study of Private Schools in Lagos**

**Report Number: LG: 303**

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**June 2011**

**esspin**  
Education Sector  
Support Programme  
in Nigeria



**UKaid**  
from the Department for  
International Development

## Report Distribution and Revision Sheet

**Project Name:** Education Sector Support Programme in Nigeria

**Code:** 244333TA02

**Report No.:** LG 303

**Report Title:** Study of Private Schools in Lagos

Rev No	Date of issue	Originator	Checker	Approver	Scope of checking
1	June 2010	Joanna Härmä	Steve Baines	Steve Baines	Formatting/Checking

### Scope of Checking

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## Acronyms and Abbreviations

AFED	Association for Formidable Educational Development
ASC	Annual School Census
CSO	Civil Society Organisation
DFID	Department for International Development
ESSPIN	Education Sector Support Programme in Nigeria
IDPs	International Development Partners
LASGEMS	Lagos State Government Education Management System
LCDA	Local Council Development Area
LFP	Low-fee private
LGA	Local Government Area
PSAs	Private School Associations
PTR	pupil-teacher ratio

## Abstract

1. This report presents the findings of a study investigating the challenges facing private primary schools in terms of scaling up the size and quality of their service and their capacity to reach out to the poor.

## Executive Summary

2. The Lagos education sector is dominated by private schools. From the 1980s the State Government has been unable to expand the public education system to keep pace with demand. As a result, many areas of the state are un-served or under-served by the public school system. To fill this void a large private school sector has developed, unplanned, which is now shouldering the majority of the state's education burden. The sector spans the elite to the slum school, and caters to pupils of all ages. Of particular interest are the many small, low-fee private (LFP) schools serving poor to lower-middle-class families and areas.
3. This unplanned growth in the private sector has given rise to concerns regarding the quality of this unregulated provision (as the vast majority of schools are unknown and unapproved by government). It also represents an opportunity: these schools provide access to many at no cost to the state and at an apparently higher quality of instruction, as evidenced by published research (Tooley and Dixon 2006) and ESSPIN's own research<sup>1</sup>. It is possible that these schools could be supported to be accessible to more of the poor, and could also be supported and encouraged to improve their facilities and education quality.
4. There is currently little documented evidence on the private sector in Lagos State and therefore the DFID Education Sector Support Programme in Nigeria (ESSPIN) commissioned this study of LFP schools serving a slum area of urban Lagos. The aim was to gain an understanding of the challenges faced by private school proprietors, and whether they have the desire and/or the means to develop, expand and improve their educational provision. An understanding of equity issues was also needed, to see if schools are being accessed by the very poor, and whether schools would be willing to receive support aimed at bringing more of the poorest into private education.
5. It was found that access to appropriate finance for school development is the most significant challenge faced by proprietors, and that there is a general desire for school improvement. However, proprietors' focus appears to be predominantly on the quality of school infrastructure, rather than quality of instruction.

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<sup>1</sup> ESSPIN has conducted a Monitoring Learning Achievement exercise which tested children in public and private schools and found that private school children performed better in nearly every instance.

6. In terms of equity it was found that there are many families unable to afford even the relatively low cost of these schools. There was found to be inequity in girls' access to private schools only in the very poorest communities on the Lagos Lagoon; where families are slightly less-poor, girls and boys are nearly equally represented in private school enrolments. In order to bring more children to the private sector (the government schools available being already over-subscribed), demand-side support would be required.

## Introduction

7. Lagos is the economic heart of Nigeria outside of the oil industry, characterised by great wealth and poverty, and by frantic activity alongside crippling inertia. In all respects Lagos is a city of extremes, an example of which is the exploding private education sector: in the 2010-2011 school year there are 12,098 private schools<sup>2</sup>.
8. The education landscape in Lagos is dominated by the private sector, with the majority of pupils attending private schools of all types. The most common is the *low-fee private* (LFP) school, operating on low margins and catering to poor communities and also the less well off within middle-class neighbourhoods. These schools can be found across the city and in outlying peri-urban areas, and in great concentration in certain locations. They are often hard to find and want to remain so; being housed in apartment buildings, behind unassuming metal gates, and in shoddy makeshift structures. Often the only clue to their existence is the sound of children's voices, or the sight of uniformed pupils emerging unexpectedly from an anonymous doorway.
9. Little is documented about such schools; the body of evidence is even more limited with regard to the Nigerian context. This study explores the nature of private schools (taking into account the divide between those recognised and those unrecognised by government – in the Nigerian terminology 'approved' and 'unapproved' schools), the challenges that proprietors face, and the functioning of the education market at this lowest end of the socioeconomic spectrum.

## Purpose of the consultancy

10. The UK's Department for International Development (DFID) is becoming increasingly interested in non-state provision of education that is managing to reach out to the poor. It is known that many of the schools that are accessible to some poor families are operating in poor conditions, leading to criticism of the sector. In a context where the state government is unable to cater to the majority of pupils, it is of interest to examine the

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<sup>2</sup> Lagos State Government Annual School Census results; if anything this figure is on the conservative side of accurate, it is likely that some small number of schools will have been missed in data collection.

functioning of low-cost private schools and to investigate how they may be encouraged and possibly aided to improve, and what challenges they face in this area.

***The key research areas:***

- (i) The size of schools (market share) and reputation
- (ii) The challenges facing poorer private schools in improving the service they offer (directly related to market share and reputation)
- (iii) Attempts to reach out to the poor

***The research questions:***

- (i) What type of challenges are private schools in poor areas facing in scaling up?
- (ii) What initiatives have private schools (individually or through their associations) undertaken to support themselves in terms both of survival in the market and scaling up?
  - a. How successful have such efforts been?
  - b. If unsuccessful, why?
- (iii) In what areas do private school proprietors feel they need support?
- (iv) In what areas would proprietors welcome engagement?
  - a. This question is with regard to all three areas of scaling up, but with specific focus on what interventions would help them reach out to the poor, and crucially whether they would view positively the notion of becoming increasingly accessible to the poor.

**Structure of the Report**

- 11. The next section of the report details the methodology, context and rationale; while following sections outline what is currently known about the size of the private school sector; the findings of the study, conclusions and lastly options and next steps. Annex 1 provides the fieldwork instrument, while Annex 2 details the research team.

**Methodology, context and rationale**

- 12. The authors embarked on this study having worked in private education provision and private education research. The study was shaped out of the currently growing international interest in private schooling for the poor, and in particular through a growing interest of DFID through the Education Sector Support Programme in Nigeria (ESSPIN), which funded this study. The study is aimed at informing any possible interventions to support the private sector alongside continuing efforts to improve government provision.

**Low-fee private schools as the focus**

- 13. Non-state providers of education can take many forms and be run by a variety of actors including faith-based groups, charities, communities and those commercially driven. The



type of private school that is growing in the Lagos context is the small school owned and run by a private individual, funded through school fees alone, with these fees being kept as low as possible to achieve the broadest possible market. These fully-private, un-aided schools are distinct from some schools in Nigeria which have benefitted historically from grants-in-aid (mostly mission schools, see Adelabu and Rose 2004), and have complete autonomy in terms of management, hiring and pedagogy. The private un-aided sector in Nigeria is now highly heterogeneous and varies significantly in scope and quality, encompassing the elite to the LFP.

14. The only alternative in the study area is the government school, owned, funded, run and managed by the government, with little-to-no autonomy at the school level. Government schools are necessarily government-approved irrespective of standards. However private schools can (and should) be disaggregated by approval status. It is illegal to operate a private school without government approval (Lagos State Government Guidelines) and it is also against government regulations to operate for profit (Adelabu and Rose 2004). In reality many approved schools do not actually fulfil the approval guidelines (personal experience of the authors in Lagos 2008-2011; Tooley et al 2005 also indicate that some schools gain recognition without fulfilling criteria). Government schools are nominally free (with some costs still attached such as PTA levies), while monthly fees and a range of other direct costs are payable at private schools. These are on average lower in unapproved schools than in approved schools.
15. The type of schools that are the focus of the study are low-fee private schools within the sample neighbourhoods that are run by individuals, as small, sometimes family businesses. Of the sample schools 12 percent are approved and 88 percent unapproved<sup>3</sup>.

### The study area

16. The selection of the study area was based on an earlier situational analysis undertaken for DFID-ESSPIN (Adefisayo 2009); the same area was used again in order to assess developments in the market: whether any schools had closed down or opened in the intervening period, and whether schools had changed in size.
17. The area is a poor slum (Makoko) and an apparently slightly less-poor neighbouring area (Iwaya) on the Lagos Lagoon. The basis of the local economy is predominantly fishing, local sawmill work and 'petty market trading' or vending and the area is under-served in terms of basic services and amenities. While no assessment of the extent of local poverty was undertaken, all households served by the study schools are housed in makeshift or more solid slum houses, not generally rising above one or two storeys.

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<sup>3</sup> This highly skewed ratio is unlikely to be representative of the state as a whole and is most likely related to the slum context.

18. The physical environment is characterised by swampy and unstable ground and is prone to flooding for three to four months of the year; parts of neighbourhoods are accessible only via flimsy wooden catwalks. Rubbish collection does take place, however the area does not benefit from the same level of street cleaning and waste disposal that other parts of Lagos benefit from. It is classed as an 'informal settlement', considerable parts of which have been threatened with demolition, averted only through the efforts of civil society organisations.
19. News of private schools on the Lagoon itself led to some expansion of the study area to cover the sprawling communities of houses and businesses on stilts, with waterways for roads and canoes of all sizes as the necessary transportation. This community is made up of several different groups, including Egun-speaking people originating from the Badagry area of south-west Nigeria, as well as Egun- and French-speaking fishing families that have migrated from Benin, and lastly long-established Yoruba speaking 'locals'. This part of the study area is even poorer than their parallel communities on land. There appears to be virtually no government presence or services; and there is a Médecins Sans Frontières clinic providing for the community's healthcare needs.

### The available schooling options in Makoko and Iwaya

20. The only place for children from the study area to access government schooling is on the fringe, at Makoko Anglican Primary school, Adekunle Anglican Primary School and Aiyetoro African Primary School (all housed in over-crowded, under-resourced conditions on the same site) which cater to 1,823 children (Lagos State Government 2010). Therefore children from the inner slum will have to walk some distance, and these schools are essentially inaccessible to those children living on the water who would require a canoe to reach the land and would then proceed by foot to the school.
21. The choice for parents is between these schools or a neighbourhood private school which is close to home, has smaller class-sizes and which may be observed to have more teaching activity, but is relatively expensive and may be housed in a shoddy, make-shift structure.

### Sampling and survey methodology

22. This study is a small-scale school-based survey relying on a purposive sample drawn from a selected geographical area. The core sample was drawn from the earlier DFID-ESSPIN study (Adefisayo 2009), with the intention of observing changes in these schools in the intervening period. Not all of the previous study schools were revisited, as some were more expensive, in more affluent neighbourhoods bordering the study area (and therefore could

not be described as *low-fee*)<sup>4</sup>. In addition, the study was intended to note how many schools had closed down, and also include schools that had opened in the period between studies. Some schools missed out in (but existing at the time of) the first round were also included. This means that, from the outset, the sample was expected not to be identical.

23. Additionally the researchers' interest was piqued by information on French-speaking schools on the water which have not been documented in any previous study. The sample was expanded to cover some of these schools to see how the on-land community and 'houses-on-water' of Makoko and Iwaya differed, and to see how schools can operate under such challenging conditions.
24. Expansion of this purposive sample ceased when it became clear that a consistent set of issues had emerged and were simply being reinforced and repeated at each additional school surveyed. A consistent story emerges, recorded through the use of a structured interview schedule. Between November 2010 and February 2011 the authors and one additional researcher worked as three independent units<sup>5</sup> to conduct interviews mostly in English. Only in the lagoon communities were translators required from Egun and/or French to English, sometimes via Yoruba.
25. The purpose of the study was explained to all participants and verbal consent was granted in all cases but one, where the head teacher felt that she could not participate without the consent of the church that owned the school. Some schools participated but declined to provide information about teacher qualifications and/or salary levels and school running costs. The questionnaire was piloted in several schools, with alterations and additions made as a result. A straightforward approach to analysis is adopted for this study; the questions dictate methods which are essentially descriptive.

### What is currently known on the size of the private sector

26. The documented evidence to draw on and in which to situate this study is minimal; what literature that exists illustrates that '... parts of central and southern Nigeria... [have] seen a notable growth in the enrolments and relative importance of private nursery-primary schools in the period since 1980' (Urwick 2002, p.134). There is evidence of a 'flight from the public sector,' reportedly due to 'the inadequate funding of government schools, and the related problem of teacher strikes' in the 1980s and 1990s (ibid., p.142; echoed in Rose and Adelabu 2007); this trend appears to have continued into the 2000s, with growth slowing towards the end of the decade.

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<sup>4</sup> DFID-ESSPIN's working definition of a 'low fee' is that which is N30,000 per annum or below (N10,000 per term), not counting all other direct costs. This was based on the fieldwork for this study, which found a mean fee level of N19,500 per annum.

27. What has been known (until the 2010-11 private school census supported by DfID-ESSPIN, see separate forthcoming report) about the size of the sector comes from various estimates, and all estimates of enrolment share are complicated by the disputed 2006 population census figures. In terms of enrolments, one 'sample census' found that 'there are about 75% of school children in private schools, with a greater proportion in private unregistered than government schools' (Tooley et al 2005, p.131). This study estimated that 5 million of the approximately 15 million people in Lagos State<sup>6</sup> were of school age; five years later government schools are catering to only 1,019,815 pupils (Lagos SMOE 2010b). Lagos State Ministry of Education (SMOE), and one of the largest private school associations, the Association for Formidable Educational Development (AFED) estimate that there are twice as many unapproved schools as approved ones and that the former account for some 40 percent of enrolments in Lagos (Adelabu and Rose 2004, p.50). The best and latest estimate of absolute school numbers is from the Lagos State Government Education Management System (LASGEMS): 11,000 private schools (of all levels and types) in 2008 (Yomi Erogbogbo, Appserve, personal communication, summer 2009). With regard to children not currently receiving an education, evidence from the Nigeria DHS EdData Survey (2010) shows that the number of out-of-school children is relatively small, at only 3% of children aged 6-11 years.

## Findings

### Characteristics of study schools

28. Teams visited 35 schools. However one lagoon school was found to be a charity school and so was dropped from the analysis, resulting in a usable sample of 34. There are many more unapproved schools in the sample (30 as opposed to 4 approved schools); this skew is related to the slum setting as unapproved schools are cheaper and so more likely to serve poor areas. The basic characteristics of the schools are detailed in table 1, which highlights certain commonalities amongst private schools: that all but two schools are owned and run by individuals, that under 30 percent of schools own their own premises, and that the enrolments are similar across sub-sectors. Certain characteristics differ by sub-sector: for example the school's year of establishment.

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<sup>5</sup> One of the authors was accompanied by a research assistant who had worked on the 2009 study, as a guide and aide.

<sup>6</sup> The source of this population figure is not clear.

Table 1: Basic characteristics of sample schools

	Number of sample schools	% Owned by an individual	Mean year of establishment	Mean enrolment	% premises owned	% premises up to 1 year lease
Approved schools	4	75	1990	165	25	25
Unapproved schools	30	97	1999	155	30	47
All schools	34	94	1998	156	29	44

### Teachers' characteristics

29. Approved sample schools have around one and a half times as many teachers as unapproved schools, and have a higher proportion of female teachers. Approved schools also pay almost one and a half times as much as unapproved schools, and on the day of the unannounced visit, all approved school teachers were present while only 83 percent of unapproved school teachers were found at school.
30. Mean teacher numbers mask the multi-grade reality at fully 50 percent of sample schools (total and by sub-sector). This is despite low pupil-teacher ratios (PTRs) of 13 for approved schools and 23 at unapproved schools. While the overall PTRs at all schools are favourable, 29 percent of schools had 5 teachers or fewer, for (usually) 5 to 6 primary classes and 1-4 pre-primary classes.

Table 2: Selected characteristics of private school teachers

	Mean number of teachers	% female	Mean age in years	% present on day of visit	Mean monthly salary in Naira
Approved schools	12	70	30	100	15,593
Unapproved schools	8	57	28	83	10,580
All schools	9	61	28	89	11,271

31. All LFP schools have a large proportion of unqualified teachers, with this proportion being larger in unapproved schools. Indeed nearly half of unapproved school teachers are secondary school certificate holders or less. Most schools purport to offer their teachers some form of in-service training, although the description of this was often vague. No training in multi-grade methods is provided at any school. In terms of experience in the profession, respondents were only able to report how long teachers have been teaching at the present school, so table 3 reports the time teaching at the present school.

Table 3: Teachers' qualifications, in-service training and experience at private schools

	% teachers qualified	% up to secondary school certificate	% received in-service training	Mean minimum years experience	Mean pupils per teacher	% of schools using multigrade teaching
Approved schools	54	18	60	4.8	13	50
Unapproved schools	38	49	65	3.8	23	50
All schools	43	43	66	4	22	50

### School facilities

32. Only two (approved) schools were accommodated in purpose-built buildings that come close to meeting government regulations. The other 32 schools tended to have one of two types of buildings, the first consisting of solid block construction with rendered and sometimes painted walls; roofs of corrugated sheeting on a timber frame; windows often with wooden shutters and wooden doors. These would sometimes have raised concrete floors to avoid flooding.
33. The other common type of building is the makeshift structure of a timber frame with plywood sheets for walls. Sometimes these walls would consist of packing crates, complete with 'this side up' printed on them. These would also have corrugated sheet roofs on timber frames, and would sometimes have plastic sheeting affixed to walls to keep out the damp. These buildings also sometimes have raised floors but more often do not, and suffer flooding as a result. The worst schools consisted of timber frames with only plastic sheeting as cover/walls.

Table 4: School buildings and facilities

	% proper, purpose-built building	% unfit, makeshift plywood structure	% with separate classrooms	% with toilets for students	% with water source	% with electricity connection	% with play ground
Approved schools	50	0	50	100	50	100	100
Unapproved schools	0	47	5	52	14	67	47
All schools	6	41	12	58	18	70	53

## Market stability: changes in sample schools from March 2009 to December 2010

34. Nine study schools were included in the sample for the earlier situational analysis (Adefisayo 2009). The market was found to be remarkably stable and settled. Only one school had closed down but another has taken its place at the same location. There is little to report in terms of changes to school infrastructure – this has essentially stayed the same.
35. Of the schools included in 2009 and 2010-11 there was an overall increase in enrolments of 25 percent, but no increase in numbers of sections and teaching staff. One school stayed the same size while six schools grew (in enrolments) by 30 percent. Only one school shrank from 105 to 77 students; while another, not part of the original sample, had complained of a major contraction in operations, but this was due to a major fire at the school premises.

## The key challenges facing private school proprietors

36. Because of the extremely difficult and challenging physical conditions under which some of the study schools operate, it was supposed that there must be obstacles to investment; other challenges were also known in advance such as the difficulties associated with interaction with the government and gaining 'approved' status.

## School finance

37. Questions were asked about whether schools are able to access the funds necessary to carry out school improvement. Seventy percent of proprietors reported that finance was their single biggest obstacle (75 percent of approved and 69 percent of unapproved schools); lack of funds hinders efforts to make the lasting improvements to buildings which solve problems such as flooding. In the absence of a suitable credit market schools are forced to rely on temporary fixes which may cost more over the life of the school but are cheaper on each occasion. Some proprietors expressed the wish to receive a grant while most wanted only a reasonable loan, fit for the purpose of making capital investment.
38. Questions about the credit market revealed that only 29 percent have been able to access funds for school development, however the repayment terms are invariably short (typically 3 to 6 months), and the interest rates extremely high (from 15 to 50 percent over the term). Difficulties in the credit market were confirmed during an interview with an international investment banker now working in Lagos to encourage innovation and expansion in the Nigerian banking sector<sup>7</sup>. The Nigerian banking sector has focussed on the

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<sup>7</sup> Through the DFID-funded project EfINA.

oil and gas sector, ignoring the banking needs of the individual and micro-entrepreneur. Part of this narrow focus is as a result of high levels of identity and financial fraud in Nigeria, and because, even where collateral is connected to a loan, systems for debt recovery are extremely weak, leading banks to be overly cautious and even punitive in their lending practices (interview, Modupe Ladipo, January 2011). In this context microfinance banks and informal sector private money lenders are the only options available to LFP school proprietors.

### Teachers and teaching quality

39. Of note is the lack of mention of improvements to teaching staff through hiring better qualified teachers or providing more rigorous in-service training. Most training described by proprietors consisted of in-house instruction and/or seminars conducted by the proprietor or head teacher, while outside training mostly consisted of training seminars provided by textbook publishing companies for schools that purchase their books<sup>8</sup>. Most proprietors or head teachers expressed little concern for the quality of teaching provided at the school which may be partly due to lack of awareness: in most schools proprietors reported that they had no major challenges with regard to teaching quality, even in certain schools where minimal active teaching appeared to be going on. Additionally there was always a reason given as to why teachers were absent (in 17 percent of cases at unapproved schools), and it was argued that there was not a 'problem' as such with regard to teacher absence.
40. Alternatively, other proprietors may be all too aware that when teachers are better trained, they often find better paying jobs elsewhere, making staff development seem futile. When specifically asked about challenges related to teachers, 49 percent of proprietors reported 'no problems'; only 6 percent complained that teachers do not write their lesson notes on time; 6 percent complained of lack of specialism on the part of teachers, while another 12 percent complained that teachers lacked commitment and were unwilling to learn. No other complaints were made about the quality of the actual teaching delivered, with other complaints focusing on (admittedly important) issues such as excessive corporal punishments meted out (3 percent), lateness (6 percent) and other smaller discipline-related issues.

### Environmental challenges

41. Many environmental challenges exist for these schools which could be solved with sufficient funds. Many schools face seasonal flooding for up to four months of the year in the autumn. This is a permanent problem as communities straddle the land/lagoon divide, and even lagoon 'building plots' must be rented. Living on the lagoon and in flooded parts

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<sup>8</sup> The quality of such training seminars is entirely unknown and undocumented.



of the slum presents challenges for parents and schools in getting children to school, and to schools in terms of keeping floor levels above the water line.

42. Land is therefore at a premium and twenty percent of respondents reported that finding enough space is extremely difficult, while another 14 percent report the cost of running ‘school boats’ to ferry pupils from home and back as a challenge. Such issues could be ameliorated with sufficient funding – floors can be raised permanently (rather than through the temporary solution of sand-filling); boat operators can be hired; more land can be bought or leased (although even with funds it is difficult to find contiguous plots).

### Government-private sector interaction

43. Another issue reported by schools is interference by government officials. The State Government has made significant progress in its dealings with the private sector over the last two years, although fear of government closure of schools due to non-compliance with approval guidelines still exists<sup>9</sup>. Significant damage to the public-private relationship continues to be made, but mostly at the level of the 57 Local Council Development Areas (LCDAs), sub-units of State and Local Governments. LCDA staff visit schools and extort an ‘illegal school tax’ from proprietors – an illegal fee for illegal status. As a result, proprietors tend to view any representative of government with mistrust.
44. Currently the state government’s guidelines and criteria that schools must satisfy in order to gain approved school status are too difficult for any slum school to meet. Forty percent of the unapproved schools reported this as a barrier to gaining government approval, however only 3 percent of all schools reported that governmental attitudes and actions represented the biggest challenge they had to face. Inability to meet approval criteria can again be linked to lack of access to credit markets: it is reportedly more difficult for schools to access loans when they are unapproved, resulting in a vicious cycle, as it is difficult to meet approval requirements without credit.
45. In the face of threat from the State Government, private schools have banded together into associations to protect the interests of private school proprietors. These associations grew from simply a defensive mechanism to take on a self-help role, most offering services to members such as teacher training seminars, school management advice and collective communication with government. Only 12 percent of study schools are not members of any association, and 68 percent of schools are members of AFED, an association specifically (but not exclusively) catering to low-fee, unapproved schools.

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<sup>9</sup> Three years previously the State Government had embarked on a campaign of school closures which was only interrupted after concerted action by private school associations. There has since that time been a moratorium on school closures which schools fear could end at any time.

46. Table 5 shows the benefits of association membership as reported by proprietors. Proprietors' responses coupled with prior experience (of the consultant) with private school associations indicates that the associations are not as effective as they claim to be and are currently unable to offer effective support or even communication with a large proportion of their members. This is arguably due to lack of capacity, as the largest association, AFED, does not even possess a membership list.

Table 5: Percentage distribution of reported benefits from association membership

	No benefits	Communication with and defence from government	Mutual support and peer learning	Teacher training and other support
All schools	43	33	17	7

### The low-fee private school business model

47. LFP schools are small and charge low fees, because their client base consists of low-income families. The neighbourhoods in which schools function largely dictate fee levels, while some LFP schools can exist in richer areas targeting the children of domestic servants and other unskilled labour. The nature of the work of target clients is informal and irregular, and in addition client families are poor, meaning that their scarce resources are stretched for many different purposes including healthcare and education and when unexpected expenses occur, parents fail to pay school fees. Schools' cash flow is therefore unpredictable, and schools have little leverage with parents who can always withdraw a child to enrol elsewhere.
48. Erratic cash flow for schools leads to difficulties in meeting financial obligations, the largest being monthly teachers' salaries; regular difficulties paying salaries was reported at 75 percent of approved schools and 59 percent of unapproved. By extension the business model could lead to difficulties repaying a standard loan<sup>10</sup>. LFP schools are often started by teachers with no experience of teaching in large, well-managed schools, meaning that proprietors are largely unaware of formal school management procedures, and do not have the necessary skills to draw up business plans and to keep proper school records and accounts. Only 39 percent of unapproved schools reported keeping proper accounts ledgers, while 100 percent of approved schools reported doing so. Accounts ledgers were not inspected as part of the study.

<sup>10</sup> It is possible that lending institutions could design products specifically tailored to schools' needs, with repayment tied to actual cash flow, and with a bank having a lien over the school's bank account.

## Equity in access to private education

### School fees, total costs and the minimum wage

49. Table 6 shows the differences between the termly fee (multiplied by three for the yearly fee), as compared to the *fee plus all other direct costs* (as reported by schools). The difference between these two figures is remarkably similar across the sub-sectors, with the fees at approved and unapproved schools representing 82 percent and 81 percent of total costs respectively; however the costs as reported by schools must be treated with a degree of caution, as LFP school proprietors tend to under-report school costs as compared to reported expenditure from households attending the same schools (Härmä 2008 for India; there is no available directly comparable school and household evidence from the Nigerian context). The fees and costs quoted here are likely to represent the lower bound. Approved schools are on average 2.2 times more expensive than unapproved schools, meaning that unapproved schools are the most likely to be accessed by poor populations.

Table 6: School costs, the minimum wage and household expenditure

	Mean yearly fee in Naira	Mean total cost in Naira	% old minimum wage N7500/ month	% revised minimum wage N18780/ month
Approved schools	33,750	41,116*	47.7	18.3
Unapproved schools	15,194	18,705**	20.8	8.3
All schools	17,377	21,342	23.7	9.5

\* Standard deviation 25,195    \*\*Standard deviation 7,918

50. When these costs are compared to the minimum wage (in the absence of household asset and income information; the minimum wage is used by Tooley et al 2005 and Tooley and Dixon 2006), it becomes clear that parental sacrifice is necessary in order to access private schools. The data collection period for this study straddled a significant upward revision of the national minimum wage, from N7,500 per month to N18,000 per month and in Lagos State this was further increased to N18,780.
51. Table 6 indicates the proportions of the minimum wage (before and after the increase although pre-increase is arguably more applicable as wages will not rise immediately) required to access the mean sample school in each sub-sector for one child for one year. The mean costs at unapproved schools masks a large difference between the schools on the land and those on water. Unapproved schools on land alone have a mean total cost per year of N20,513 while that for unapproved schools on the lagoon is N9,670 per year. The latter schools are the poorest, serving the poorest possible community.

## Equity implications

52. There are equity implications to reliance on private schools in poor areas. Proprietors stated that many children in their community are out of school because of their inability to pay for private schools, and government schools are either too far or considered not worth attending. Reinforcing this finding, one school surveyed (but dropped from the analysis) was a charity school<sup>11</sup> with 100 percent of the 225 enrolments being free places, and the head teacher reported that they had a waiting list of hundreds of children.
53. Proprietors do provide free and concessionary places; table 7 indicates that only 7 percent of all schools do not do so. The share of these seats appears to be high; 16 percent of places in approved and 8 percent of those in unapproved schools; this in contrast to findings of 4.9 and 4.8 percent of places respectively (Tooley et al 2005, p.136). As with school costs, reports by proprietors must be treated with caution. The present study has no household element, whereas Tooley et al (ibid.) used household data to triangulate the level of school philanthropy, meaning that the lower figures reported in that study may be more accurate.

Table 7: Concessionary places offered at schools

	Mean enrolment	Mean number concessionary places	Concessionary places as % of total enrolment	% schools not offering these
Approved schools	165	27	16	0
Unapproved schools	155	13	8	8
All schools	156	15	10	7

54. Schools purportedly offer concessions and free places out of compassion for children whose parents cannot afford to pay (as reported in this study and in Tooley et al 2005); out of a hope that parents will eventually pay the full fee, or close to it (this study); another motivation may be to boost the reputation of the school (Adelabu and Rose 2004). While this is a positive aspect of LFP schooling, 10 percent of the total enrolments of all 33 reporting schools (one school refused to report enrolments) is only 516 free or concessionary places in a densely populated slum, meaning that private school philanthropy alone cannot cater to all out-of-school children. Proprietors were asked how they would feel about more of the poorest children accessing their schools if they were supported to do so (through a voucher, for example). All proprietors were enthusiastic about access to their schools being widened to poorer families, indicating that social position or status is not an issue here as it is in certain contexts.

<sup>11</sup> This school is the 35<sup>th</sup> observation that was dropped from the analysis because it was not a fee-paying school.

Table 8: Percentage of girls in total school enrolment by school situation and approval status

	Schools on land	Schools on the lagoon	Approved schools	Unapproved schools	All schools
% girls	49.0	41.9	49.1	47.2	47.4

55. Other than socioeconomic equity issues, gender equity is often an issue. In the case of the sample schools, table 8 illustrates that there is near gender parity in enrolments of schools situated on the land. However boys make up 58 percent of enrolments at the lagoon schools. Proprietors were questioned extensively on why girls from the lagoon communities tend to drop out. It was reported that these families are very poor and that with private schools being the only option, many choose not to educate their daughters, or choose to prematurely end their education. Girls from as young as 5 years old learn fish-dressing and smoking, and then later learn market trading. Many boys are also out of school, however not as many as the number of girls.

## Conclusions

56. The challenges facing private school proprietors have emerged with clarity, with access to credit and irregular cash flows being at the forefront. Their very foundation, the business model, dictates that they must keep costs down to be accessible to the widest possible client base; and target clients pass their own financial difficulties on to the schools they use. LFP schools are essentially an informal sector (in a business sense, not in a curriculum sense), serving workers in the informal labour market.
57. Nigerian banking is currently focused on the big-money sectors of oil and gas, and in a context of poor law (and therefore contract) enforcement and debt recovery, banks are not interested in extending services to small and medium enterprises. Lack of access to credit suitable for capital investment means that schools continue in a hand-to-mouth existence.
58. Initial start-up capital available to proprietors dictates the level of school infrastructure, which partially determines the fees schools can charge (school quality often being based on appearances). This in turn determines the number and quality of teachers the school can hire, completing the circle by helping to determine the level of fees a school can charge. The business model means that schools operate in this self-reinforcing pattern.
59. In terms of out-reach to the poor, schools already do what they can, out of mixed motives. As stated, they charge the lowest possible fees in order to attract the largest number of clients; and they tend to allow some children who are unable to pay, to stay in school fee-free (although other non-discretionary, direct costs such as books and uniforms will still apply). Proprietors are unable to subsidise these other direct costs as well as reducing or waiving school fees. The extent to which school philanthropy can serve equity concerns is extremely limited in that parents must already be sufficiently well-off to buy school

materials, uniforms and possibly pay examination and other costs, meaning that LFP schools cannot reach the very poorest. Secondly the proportion of the poor that can be reached is limited due to the need for schools to earn their own operational costs.

60. The key equity concern is reaching the many out-of-school children from poor households, with families largely treating their sons and daughters equally. The very poorest are arguably the hardest to reach, and amongst these families there is the added concern of including girls, as parents are choosing to educate boys more often than girls.
61. There are quality concerns at LFP schools, with some schools seeming much better than others; qualitative evidence from the study points to the individual qualities of the proprietor having much to do with how well the school appears to function. School proprietors require capacity building in school management and likely also in teaching methods and pedagogy. However teachers are largely present and teaching; class sizes are small, and schools are closer to home, which are likely to be the key reasons parents are choosing these schools.
62. The short-route of accountability from the fee-paying parent to the school has been observed to be crucial in many contexts, including the present study context. Indeed 79 percent of sample schools reported that they felt they had to compete with other schools, mostly through providing a good service and through keeping fees low; it may be that providing free places for the poor is also a competitive action, boosting the image of the school.
63. While not the basis for wider generalisation, the study findings indicate that the private education market is remarkably stable and enduring. The mean year of establishment of study schools indicates that schools are not closing down but also that new schools are not entering the market. Despite this, schools are not operating at full capacity as many schools have small class-sizes and many could accommodate additional pupils. It is assumed that operating at this level is determined by the number of families who can afford to pay, rather than through proprietors choosing to keep classes small.

## Annex 1: The fieldwork instrument<sup>12</sup>

### Questionnaire for Private School Proprietor / Manager / Head Teacher

Researcher \_\_\_\_\_  
 Questionnaire no. \_\_\_\_\_  
 Date of visit: \_\_\_\_\_  
 In original sample? y / n

#### Section A. Basic Information about your school

1. School name \_\_\_\_\_
2. Address \_\_\_\_\_
3. Interviewee name \_\_\_\_\_ phone no. \_\_\_\_\_
4. Interviewee position \_\_\_\_\_
5. Year school was founded \_\_\_\_\_
6. School's registration status \_\_\_\_\_
  - 1=approved
  - 2=unapproved – in process
  - 3=unapproved – intend to start process
  - 4=unapproved – not intending to start
7. What is the ownership structure of the school? \_\_\_\_\_
  - 1=individual
  - 2=faith based organisation
  - 3=charitable trust
  - 4=community
  - 5=other specify \_\_\_\_\_
8. Who is the key decision maker for the school? \_\_\_\_\_
  - 1=the owner
  - 2=the board
  - 3=the HT
  - 4=other \_\_\_\_\_
9. Tenure in building \_\_\_\_\_
  - 1=owned
  - 2=rented – yearly contract
  - 3=rented – month to month
  - 4=use granted for free
10. Distance to nearest (next) private school \_\_\_\_\_ km.
11. Distance to nearest government school \_\_\_\_\_ km.
12. What is the start and end time of school day? \_\_\_\_\_ to \_\_\_\_\_; Total teaching hours: \_\_\_\_\_

#### Section B. Association membership

13. Is the school a member of one (or more) associations (assn)? \_\_\_\_\_ 1=yes 2=no
14. If yes, list them 1) \_\_\_\_\_ 2) \_\_\_\_\_

<sup>12</sup> Answer spaces have been edited out.

15. What services does your assn offer (all that apply): \_\_\_\_\_

- 1=unified exam
- 2=access to loans
- 3=help with problems
- 4=representation before govt
- 5=teacher training
- 6=peer learning
- 7=other support (explain in 16 below)
- 8=none

16. Can you tell me about the benefits of being a member of an assn (if no benefits, the reason for being a member):

17. Can you tell me about the drawbacks of being a member of an assn:

**Section C. Enrolment**

18. Current enrolment

	Boys	Girls	Total	Number of arms
Kindergarten 1				
Kindergarten 2				
Nursery 1				
Nursery 2				
Nursery 3 (blank if N/A)				
PRY 1				
PRY 2				
PRY 3				
PRY 4				
PRY 5				
PRY 6				

19. Is there multigrade teaching at this school? \_\_\_\_\_ 1=yes 2=no

**Section D. School staff**

20. Number of non-teaching staff \_\_\_\_\_

21. Number of teachers (including Head Teacher/Principal) \_\_\_\_\_

22. Teachers' details table

Teachers' qualification codes:

- 1=below SSCE/WASC
- 2=SSCE/WASC
- 3=Grade II
- 4=OND/Diploma
- 5=NCE
- 6= PGDE
- 7=B.Ed
- 8=M.Ed
- 9=Any other degree/HND **with teaching qualification**
- 10=Any other degree/HND **without teaching qualification**



	<b>Title</b> 1=HT/Prin 2=Assist HT/Prin 3=Teacher	<b>Gend</b> Male=1 Fem=2	<b>Age</b>	<b>Qualific- ation</b>	<b>Yrs/mos at this school</b>	<b>Classes Taught (list classes)</b>	<b>In-serv train?</b> 1=yes 2=no	<b>Present today?</b> Answer 'yes' or tick. If not present, give reason
Teacher 1								
Teacher 2								
Teacher 3								
Teacher 4								
Teacher 5								
Teacher 6								
Teacher 7								
Teacher 8								
Teacher 9								
Teacher 10								
Teacher 11								
Teacher 12								
Teacher 13								

23. How are your teachers recruited? \_\_\_\_\_  
 1=advertise - noticeboard  
 2=word of mouth/connections  
 3=other \_\_\_\_\_

24. What sort of contracts are your teachers on? \_\_\_\_\_  
 1=permanent  
 2=year contract  
 3=no contract/month to month

25. Do your teachers receive in-service training? \_\_\_\_\_  
 1=yes 2=no

26. If yes, what does this consist of? \_\_\_\_\_

27. Who provides this training? \_\_\_\_\_  
 1=school HT/principal/proprietor  
 2=professional trainer, paid by school  
 3=other (specify)

28. What effect has this had? \_\_\_\_\_  
 1=vast improvement  
 2=moderate improvement  
 3=not much change  
 4=no change

29. What other support do you give your teachers to keep improving their teaching? \_\_\_\_\_

30. What is your priority with regard to staff hiring? \_\_\_\_\_  
 1=academic qualifications  
 2=specific teacher training  
 3=experience  
 4=personal relationship  
 5=affinity with children  
 6=other \_\_\_\_\_

31. Do all teachers have access to the requisite  
 teaching books and materials every day? \_\_\_\_\_  
 1=yes  
 2=no  
 3=mostly  
 4=few

32. Have you had any problems with teacher absences? \_\_\_\_\_  
 1=yes  
 2=no  
 3=occasionally this happens
33. What are the reasons for teacher absences? \_\_\_\_\_  
 1=illness  
 2=transport  
 3=personal problem  
 4=family illness/problem  
 5=lack of motivation  
 6=other (specify)
34. Is it easy to replace teachers when you need to? \_\_\_\_\_  
 1=yes  
 2=no  
 3=moderately difficult all the time  
 4=sometimes easy, sometimes not
35. What problems do you face with your teachers? \_\_\_\_\_
36. How do you deal with these problems? \_\_\_\_\_
37. What type of discipline do your teachers use with students? \_\_\_\_\_

**Section D. School Costs - this information will remain confidential**

38. Costs incurred in sending a child to this school: **\*\*\*\* circle applicable time period**

- Fee per child **daily/weekly\*\*\*\*** classes \_\_\_\_\_ N\_\_\_\_; classes \_\_\_\_\_ N\_\_\_\_
- Fee per child **monthly/termly\*\*\*\*** classes \_\_\_\_\_ N\_\_\_\_; classes \_\_\_\_\_ N\_\_\_\_
- Registration fee per **year/term/once at start\*\*\*\*** N\_\_\_\_
- Development/building levy per **year/term\*\*\*\*** N\_\_\_\_
- Examination fees per **year/term\*\*\*\*** N\_\_\_\_
- Report card fees per **year/term/once at start\*\*\*\*** N\_\_\_\_
- Graduation levy per **once at end of each sch level** N\_\_\_\_
- Club/sports fee per **year/term\*\*\*\*** N\_\_\_\_
- PTA fees per **month/year/term\*\*\*\*** N\_\_\_\_
- Uniform costs per **year** N\_\_\_\_ (please estimate)
- Book costs per **year** N\_\_\_\_ (please estimate)
- Stationery costs per **term/year\*\*\*\*** N\_\_\_\_ (please estimate)
- Transportation per **month/term\*\*\*\*** N\_\_\_\_

39. If children use transportation, what is most common type? \_\_\_\_\_  
 1=school bus  
 2=public bus  
 3=okada  
 4=other \_\_\_\_\_

40. Approximate % or proportion of your pupils who use transportation other than walking: \_\_\_\_\_
41. What is your main source of funding? \_\_\_\_\_  
 1=fees from parents  
 2=church/mosque/other religious body  
 3=charity contribution  
 4=donations from community  
 5=other
42. If possible, please detail any sources of funding other than parental fee payments
- Source 1: \_\_\_\_\_ N \_\_\_\_\_ per year
- Source 2: \_\_\_\_\_ N \_\_\_\_\_ per year
43. What is the clientele of the school like? \_\_\_\_\_
44. Do you offer concessionary places \_\_\_\_\_ 1=yes 2=no
45. If yes, how many? \_\_\_\_\_
46. Type of concessionary places (all that apply): \_\_\_\_\_  
 1=variable individual discount  
 2=fixed discount  
 3=full fee waver
47. Details of the discount/concession \_\_\_\_\_
48. How are beneficiary children selected? \_\_\_\_\_  
 1=academic merit  
 2=fixed 'hardship criteria'  
 3=discretion according to individual circumstances  
 4=staff children's discount  
 5=other
49. How reliable are parents at paying fees? \_\_\_\_\_  
 1=Completely regular and reliable  
 2=Mostly regular, some lateness  
 3=Roughly half late, half on time  
 4=Most parents are late/irregular  
 5=All late, very big problem
50. What do you do if parents cannot pay fees? \_\_\_\_\_  
 1=ask child to leave  
 2=keep child, work out payment schedule for payments due  
 3=accept what parent can afford to pay  
 4=other (specify)
51. If you allow children to stay on, why? \_\_\_\_\_
52. What are your running costs?
- All salaries N \_\_\_\_\_ per **month/term/year** (circle as appropriate)
- Electricity N \_\_\_\_\_ per **month/term/year** (circle as appropriate)
- All school supplies N \_\_\_\_\_ per **month/term/year** (circle as appropriate)

Rent/mortgage N \_\_\_\_\_ per **month/term/year** (circle as appropriate)  
 Maintenance N \_\_\_\_\_ per **month/term/year** (circle as appropriate)  
 Other loans N \_\_\_\_\_ per **month/term/year** (circle as appropriate)  
 Fees to govt (1) N \_\_\_\_\_ specify \_\_\_\_\_  
 Fees to govt (2) N \_\_\_\_\_ specify \_\_\_\_\_  
 Fees to govt (3) N \_\_\_\_\_ specify \_\_\_\_\_  
 Fees to govt (4) N \_\_\_\_\_ specify \_\_\_\_\_  
 Fees to govt (5) N \_\_\_\_\_ specify \_\_\_\_\_  
 Fees to govt (6) N \_\_\_\_\_ specify \_\_\_\_\_  
 Fees to govt (7) N \_\_\_\_\_ specify \_\_\_\_\_

53. What kind of accounts/financial records does the school keep? \_\_\_\_\_

54. What is your salary scale for (enter pay per **month / term / year** (delete as needed)):

- a. Head teacher: Minimum \_\_\_\_\_ Maximum \_\_\_\_\_ Average \_\_\_\_\_
- b. Senior teachers: Minimum \_\_\_\_\_ Maximum \_\_\_\_\_ Average \_\_\_\_\_
- c. Junior teachers: Minimum \_\_\_\_\_ Maximum \_\_\_\_\_ Average \_\_\_\_\_
- d. Non teaching staff: Minimum \_\_\_\_\_ Maximum \_\_\_\_\_ Average \_\_\_\_\_

55. Do you ever have problems paying salaries? \_\_\_\_\_  
 1=yes  
 2=no  
 3=sometimes

56. If yes, why? \_\_\_\_\_  
 1=parents' non-payment of fees  
 2=other (specify)

**Section E. Challenges faced by the school**

57. Do you feel that you have to compete with other schools to attract students? \_\_\_\_\_ 1=yes 2=no

58. If yes, please elaborate \_\_\_\_\_

59. Motivation for school \_\_\_\_\_  
 1=social service/serve community  
 2=gain influence in community/political  
 3= interest in education/vocation  
 4=profit  
 5=other (specify)

60. Do you have an active and helpful PTA? \_\_\_\_\_ 1=yes 2=no 3=it exists but doesn't do much

61. If yes, what kind of activities does the PTA engage in? \_\_\_\_\_

62. Is there a school development plan? \_\_\_\_\_ 1=yes 2=no

63. If yes, what are the planned improvements and when will they be achieved? \_\_\_\_\_
64. How would you describe the credit market? \_\_\_\_\_
65. Have you been able to get credit for school development? \_\_\_\_\_ 1=yes 2=no
- a. If yes, what was the interest rate? \_\_\_\_\_
  - b. What was the repayment term (timeframe)? \_\_\_\_\_
  - c. Would you consider the loan reasonable for the purpose? \_\_\_\_\_
  - d. Were there any other options available to you? \_\_\_\_\_ 1=yes 2=no
    - i. What were the options? \_\_\_\_\_ 1=regular bank  
 2=microfinance bank  
 3=association  
 4=family member  
 5=community contribution  
 6=other
    - ii. and which did you actually choose? \_\_\_\_\_ (same codes as above)
66. If loans available are insufficient/not ideal, how would you like to see them improved? \_\_\_\_\_
67. If you have tried to start the approval process, what has been your experience? \_\_\_\_\_
68. Do you gain any support from the government authorities? \_\_\_\_\_ 1=yes, LGA 2=yes, State 3=no
69. If yes, please explain \_\_\_\_\_
70. Does the State Govt have any effect on your functioning (good or bad)? \_\_\_\_\_ 1=yes 2=no
71. If yes, please explain \_\_\_\_\_
72. What is your general feeling with regard to engagement with the government? \_\_\_\_\_
73. How would you respond to government offers of support if they also expected you to try to meet a new/revised set of standards? \_\_\_\_\_
74. What are the major challenges facing this school in terms of scaling up your operations/improving quality? \_\_\_\_\_
75. How would you feel about the very poorest families accessing your school?
76. What type of support would you welcome from government or IDPs/foundations? \_\_\_\_\_
77. Please give details of any new schools that have opened in the area: \_\_\_\_\_

**Schools under the same ownership/management**

Crèche	Nursery
Primary	Secondary
A Levels	Tutorials
After School lessons	Others (please mention)

**Observation schedule:**

**Available facilities (write the number of each that area available or tick where it's just 1):**

Boarding facilities \_\_\_ Play area: small \_\_\_ med \_\_\_ large \_\_\_ none \_\_\_  
 Sports field \_\_\_ Library room \_\_\_ equipped w books\_\_\_(y/n)  
 Home Ec room \_\_\_ Music room\_\_\_  
 Laboratory (no.) \_\_\_ Computer room \_\_\_ with \_\_\_ (number of) working computers  
 Art room \_\_\_ Sick bay \_\_\_  
 Boundary wall/fence \_\_\_ **TOILETS (no.)** \_\_\_ Reliable water source \_\_\_  
 Electricity: NEPA only \_\_\_ Generator \_\_\_ both NEPA & gen \_\_\_  
 Others (specify) \_\_\_\_\_

Type of building \_\_\_\_\_ 1=Purpose built 2=converted residential 3=converted commercial 4=makeshift

Describe the type of building \_\_\_\_\_

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\_\_\_\_\_ Condition \_\_\_\_\_ 1=good 2=needs minor repair 3=needs major repair 4=very bad

Is the school used for any other purpose out of school hours? \_\_\_\_\_ 1=yes 2=no

If yes, what purpose? \_\_\_\_\_

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**Please also write your own opinion of the school in terms of organisation, layout, environment, discipline, any and all observations/points of interest, including what the proprietor or head teacher is like – how motivated they seem etc. (continue onto back of this page):**

## Annex 2: Team members

Name	Position	Location
Dr. Joanna Härmä	Private Education Research Specialist	ESSPIN
Mrs. Folasade Adefisayo	Research partner	Corona Schools Trust
Ms. Abiola Lawal	Researcher	Independent consultant
Mrs. Olufunke Kehinde	Research assistant	Independent (student)

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