
**Low-fee Private Schooling:
aggravating equity or
mitigating disadvantage?**

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CHAPTER 6

Scaling Up: challenges facing low-fee private schools in the slums of Lagos, Nigeria^[1]

JOANNA HÄRMÄ & FOLASADE ADEFISAYO

Introduction

Lagos is the thriving economic heart of Nigeria that exists (to some extent) outside of the oil industry, and it is characterised by great wealth, entrepreneurialism and innovation on the one hand, while in certain areas there is still great inertia and apathy, with many living in poverty. Some public services have gone from non-existence to strength in recent years, a highly visible example being the clean-up of Lagos's streets, with the ubiquitous piles of rubbish having been banished. For many, though, the quest for essential services of acceptable quality and in sufficient quantity has led them to the private sector, education being a prime example. Alongside a modest public education system there is a rapidly expanding private education sector, with 12,098 private schools in Lagos State in the 2010-2011 school year compared with the government's 1606 schools (Lagos State Government, 2011a).

The education landscape in Lagos is dominated to such an extent by private schools that they account for 70% of pre-primary- and primary-level pupils (Härmä, 2011b). The most common is the low-fee private school, operating on tight margins, and catering to poorer communities and the less well-off in middle-class neighbourhoods. These schools can be found across the city and in outlying peri-urban areas, sometimes in great concentration. They are often hard to find, and want to remain so, as many do not meet government norms and run the risk of being closed down. They may be 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 in the air, or the sight of uniformed pupils emerging unexpectedly from anonymous gates and doorways.

There is scope for much more evidence to be published on this type of school. There is a small but growing literature on low-fee private schooling in India and Pakistan (e.g. Alderman et al, 1996; Srivastava, 2006, 2008; Andrabi et al, 2008; Härmä, 2011a; Fennell, Chapter 2, this volume; Ohara, Chapter 7, this volume; Humayun et al, Chapter 8, this volume), whereas African contexts experiencing similar developments have received less attention. The body of evidence is even more limited with regard to the Nigerian context (e.g. Tooley & Dixon, 2006; Rose & Adelabu, 2007; Umar, 2008). This chapter explores the nature of private schools, taking into account the divide between those recognised by the government and those operating illegally (in Nigerian terminology, 'approved' and 'unapproved' schools), with a focus on schools serving families in the lower part of the socio-economic spectrum.

This chapter seeks to answer the following questions: what are these schools like in Lagos? What are their defining characteristics? Do these schools serve the needs of poor children, especially girls? If schools have major development needs, as the limited existing evidence suggests (e.g. Rose & Adelabu, 2007), what are the barriers they face in terms of improving their quality and generally scaling up? Do these schools truly reach out to the poor, and how significant is competition between neighbouring schools?

We chose to explore these issues in Makoko, a poor slum area, and neighbouring Iwaya, which, while still a slum area, appears to be slightly less poor, and a lagoon community. Both slum areas are immediately adjacent to each other and front onto the Lagos Lagoon, visible to the west from the Third Mainland Bridge which carries road traffic to the affluent islands. The basis of the local economy is predominantly fishing, sawmill work, and petty market trading or vending. Inhabitants are greatly deprived in terms of basic facilities and amenities, and they suffer from endemic flooding. Unexpectedly, we also found a community of fishermen and their families both working and living literally on the Lagos Lagoon. This community was found to face the greatest challenges with accessing education for their children. These combined areas are referred to in the rest of the chapter as 'the study area'.

The UK's Department for International Development Education Sector Support Programme in Nigeria (DFID-ESSPIN), which funded this study, has a working definition of a 'low-cost school' as one that charges N30,000 or less per year, not counting all other direct education costs. This was adopted for the fieldwork for our study. In our relatively small study area, we found 35 private schools, one of which was a charity school and charged no fees, and thus was excluded. This chapter reports findings from the remaining 34 low-fee private schools. We found a mean fee level of N19,500 per annum at study schools, much less than the working definition.[2]

In summary, our research found the following: 'low-fee' was still quite expensive as a proportion of the minimum wage; there did not seem to be a

gender divide in the land; school teachers were often... class sizes; teachers... schools were close to... sending even the...

The structure of... schooling and... the context and... schools, detail the... concluding remarks.

Review of the

Definition of

Private schooling... wide variety of... communities and... different motives... type of private school... of Nigeria) is the... funded through... our study, children... the fees paid by... or in a small structure.

Our research... Nigeria is now... quality, encompassing... Rose, 2004, for... schools in Nigeria... appeal to as with... (Srivastava, 200... some private schools... in-aid (mostly... however, there... study area. Private... expatriate... and lastly, the... schools in Nigeria... and pedagogical... the situation of... 2002; Srivastava...

For broader... government... and managed by...

gender divide in terms of where parents sent their children in schools on land; schools tended to have sub-standard facilities and infrastructure; and teachers were often unqualified. On the other hand, we also found: small class sizes; teachers present and usually active (to varying degrees); and that schools were close enough to people's homes for them to feel confident in sending even the smallest children.

The structure of the chapter is as follows. We begin by defining private schooling and exploring the existing literature on Nigeria, before turning to the context and study methods. Next, we present the characteristics of study schools, detail the challenges faced by the proprietors, and finally, make some concluding remarks.

Review of the Literature

Definition of Private Schooling

Private schooling can take many forms, and private schools may be run by a wide variety of actors, including 'NGOs, faith-based organisations, communities and commercially-oriented private entrepreneurs, each with different motives for their involvement in education' (Rose, 2007, p. 2). The type of private school that is growing in the Lagos context (and in other parts of Nigeria) is the small school, owned and run by a private individual, and funded through school fees. Sometimes these schools are run by a church. In our study, church schools did not receive any funding that was additional to the fees paid by parents, and classes would be held either in the church hall or in a small structure on church grounds.

Our research experience has shown that the private unaided sector in Nigeria is now highly heterogeneous and varies significantly in scope and quality, encompassing the elite to the poor and shoddy (see also Adelabu & Rose, 2004; for India, see De et al, 2002). As in India, lower-cost private schools in Nigeria are often run at the lowest possible fee level in order to appeal to as wide a market as possible - hence the term 'low-fee private' (Srivastava, 2006). These fully private unaided schools are distinct from some private schools in Nigeria which have benefited historically from grants-in-aid (mostly mission schools) (see Adelabu & Rose, 2004). Proportionally, however, there are few private-aided schools, and none were found in the study area. Private unaided schools include elite schools for the wealthy and expatriate communities, schools for the upper- and lower- middle classes, and lastly, the low-fee schools that target poorer segments of society. Private schools in Nigeria have complete autonomy in terms of management, hiring and pedagogy, including the low-fee schools studied here. This is similar to the situation of low-fee private unaided schools described in India (De et al, 2002; Srivastava, 2007).

For households in the study area, the only other alternative was government schools on the outskirts of the community, owned, funded, run and managed by the government, with little autonomy at the school level.

Government schools in Nigeria are necessarily recognised by the government irrespective of the quality of their infrastructure and facilities; indeed, the quality of teaching and infrastructure in these schools varies widely.

Private schools, on the other hand, can be disaggregated by approval status (Adelabu & Rose, 2004; for India, see Härmä, 2011a), with only 26% of schools in Lagos being government approved (Härmä, 2011b, p. 9). It is technically illegal to operate a private school without government approval (Lagos State Government, 2011b), and it is also against government regulations to operate a private school for profit (Adelabu & Rose, 2004). However, as other researchers have noted in the Indian context (e.g. Kingdon, 2007; Srivastava, 2008; Ohara, Chapter 7, this volume), our combined research experience between 2008 and 2011 in Lagos State found that, similar to Kingdon's (2007) following assertion about the Indian context, in Nigeria too, 'government "recognition" is an official stamp of approval... though hardly any private schools that get "recognition" actually fulfil all the conditions of recognition' (p. 183).

Government schools are nominally free, though some costs still remain (e.g. parent-teacher association levies, uniforms), while monthly fees and a range of other direct costs are payable at private schools. As data from our study showed, these are, on average, lower in unapproved schools than they are in approved schools. Schools in the study charged low fees relative to middle-class and elite schools, and on average, the fees were much lower than DFID-ESSPIN's working definition. Nonetheless, fees were still quite high in relation to the minimum wage at the time, ranging from 11% to 48% of the annual minimum wage at the time of data collection. Study schools tended to be run by individuals, often as small family businesses, and of the 34 sample schools from the study area, 12% were approved and 88% unapproved.[3]

Estimating the Size of the Private Sector

In a rare study of private provision in Lagos and Enugu, Adelabu and Rose (2004) point out that 'there is extremely limited existing literature on private schooling in Nigeria' (p. 47). The literature that exists corroborates the emerging story 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). Furthermore, there is evidence of 'flight from the public sector' reportedly due to 'the inadequate funding of government schools, and the related problem of teacher strikes' (Urwick, 2002, p. 142) in the 1980s and 1990s. This trend, echoed by Umar (2008) and Rose and Adelabu (2007), has continued into the 2000s (Härmä, 2011b).

Administrative data in Nigeria have historically been extremely weak (Umar, 2008), as demonstrated through many blank entries for Nigeria in successive UNESCO Education for All Global Monitoring Reports. Nigeria's

education system is largely
lacking in quality and
not particularly effective
to gather data on the
In order to estimate
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year) found that more than
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where parents value education
and the majority (57%) of
even more enrolments were
evidence of growth in the
elsewhere:

In 1998 only 24 per cent
until the 1990s had
below 90. In 1991
through the course
of the sector. The upsurge
accelerated in 2005
(Härmä, 2011b, p. 1)

What Are Low-Income Private Schools Like, and Why?

Adelabu and Rose (2004)
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remaining unaffordable
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These schools tend to
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education management information system (EMIS) has been especially lacking data on the private sector as a whole, with many approved schools not participating in the Annual School Census, and no real effort being made to gather data on the myriad unapproved schools.[4]

In order to collect data on such schools, it is necessary to send trained enumerators to elicit information, record them properly, and return completed questionnaires to the government. For the 2010-2011 school year, DFID-ESSPIN conducted a full and comprehensive census of private schools in Lagos State using such methods. Since no school list covering even half the schools existed, the census was designed as an exploratory exercise for which enumerators combed every street and back alley to find all schools as thoroughly as possible.[5]

According to the census, Lagos's 12,098 private schools of all types and sizes were serving 1,408,420 pupils from kindergarten through senior secondary levels.[6] To put these figures in context, 1606 public schools were serving 1,034,072 pupils in the same school year (Lagos State Government, 2011a). The recent 2010 Nigeria Demographic and Health Survey Education Data Survey (DHS EdData) (covering the 2009-2010 year) found that only 3% of children in the primary school age range (ages 6 to 11) were out of school. These figures point to a situation in Lagos State where parents value education highly, with most children enrolled in school, and the majority (57%) in private schools. At the nursery and primary levels even more enrolments were private (70%) (Härmä, 2011b). There is clear evidence of growth in the private sector, as reported and explained by Härmä elsewhere:

In 1998 only 24 percent of today's schools were in existence, and until the 1990s the numbers of schools opening per year remained below 90. In 1991 the number of new schools reached 100, and through the course of the decade there was year on year growth in the sector. The upwards curve continued into the 2000s and accelerated in 2005, with 961 schools established in 2010. (Härmä, 2011b, p. 11)

What Are Low-fee Private Schools in Lagos Like, and What Are Their Challenges?

Adelabu and Rose (2004) have described the low-fee private sector in Nigeria as serving low-income families in mostly urban and peri-urban areas, but remaining unaffordable to the poorest. Fee levels are determined by: the socio-economic status of the local area's client base; what other schools in the area are charging; and the relative level of quality of the service provided or perceived to be provided (i.e. largely based on infrastructure and whether teachers are present).

These schools tend to have difficulty with their revenue streams, charging what are nominally termly fees, but which are difficult for poor

parents to budget. This often leads to piecemeal payment of whatever parents can afford (Adelabu & Rose, 2004; Tooley et al, 2005). Indeed, in practice, these schools might find it more effective to charge monthly, weekly or even daily fees (Tooley, personal communication, January 2011), but our study found that only the very poorest schools chose to have such a payment system. Nonetheless, children are sometimes allowed to remain enrolled in school when parents experience difficulty in paying fees, mostly for the combined reasons of philanthropy and care for their pupils (Adelabu & Rose, 2004; Tooley et al, 2005) and also, as our study found (in line with Adelabu & Rose, 2004), in order to keep enrolments up, project a positive image, and in the hope that parents will eventually pay.

The limited literature yields general agreement on the appeal of these schools for poor parents. They tend to be close to home and have small class sizes. Additionally, they have longer opening hours (often operating afternoon 'lessons') and serve the child-minding needs of working parents. It appears that teachers spend more time on task and have fewer pupils to attend to. The fact that teachers may be teaching more at low-fee private schools appears to spring from the direct 'short-route' accountability of the school to the fee-paying parent, which is absent in government schools. Short-route accountability refers to direct power of fee-paying clients over service providers through the ability to 'vote with their feet' and exit, while traditional or political accountability requires an effective political process to affect real change. Short-route accountability may lead to more teaching activity in the absence of motivation (in some cases) for the work, as private school teachers are paid extremely low wages (Adelabu & Rose, 2004).

Interestingly, and consistent with the Indian context (see Härmä, 2008), many teachers at low-fee private schools are not qualified, and yet appear to impart more learning to pupils than government school teachers (Tooley & Dixon, 2006), nearly all of whom in Lagos State have the requisite Nigerian Certificate in Education (Lagos State Government, 2011a). School buildings in private schools are often worse in some respects than those at government schools (Adelabu & Rose, 2004), suggesting that this factor is less important to parents than others.

An area of disagreement in the literature surrounds the quality of provision in these schools. Government schools tend to have more qualified teachers, although in practice, this may mean little. For example, teachers may be qualified but not teaching, or they may be qualified on paper, but may not have the necessary subject knowledge, let alone the skill to deliver it.[7] While private school teachers are often more present and on-task than government school teachers, they do not employ child-centred techniques (neither do government teachers), largely, as we have seen, because they are self-taught or briefly trained by the head teacher or school proprietor. Adelabu and Rose (2004) are highly sceptical about the quality of provision at these schools, although their evidence is admittedly impressionistic.

schools...
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p. 454). Special...
private schools...
English scores...
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p. 454). DFID...
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private school...
shed further light on the...

In terms of the...
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interested only in taxing...
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Tooley et al (2005) have been more positive about the quality of these schools, backing their view with results of achievement tests that they administered in government and approved and unapproved private schools. In one study, they found that 'the mean math score advantage over government schools was about 14 and 19 percentage points respectively in private registered and unregistered schools, while in English it was 22 and 29 percentage points' (Tooley & Dixon, 2006, p. 454). When a range of background variables, including peer-group effects and school choice process, was taken into account, the differences in scores were 'reduced but still large in favour of both types of private school' (Tooley & Dixon, 2006, p. 454). Specifically, scores for mathematics at unapproved and approved private schools were 9 and 13 percentage points higher respectively, while English scores were 19 percentage points higher in private schools (with no significant difference according to approval status) (Tooley & Dixon, 2006, p. 454). DFID-ESSPIN has recently conducted a study monitoring learning achievement in three Nigerian states, the results of which indicate a raw private school advantage. The final results of that study, when available, will shed further light on the quality debate.

In terms of the challenges facing private schools, the limited evidence throws up various areas of difficulty for private school proprietors, whose views need to be taken into greater account (Adelabu & Rose, 2004). As corroborated in our study, low-fee private schools face financial constraints, first because of parents' non-payment of fees (Adelabu & Rose, 2004; Tooley et al, 2005). Under these circumstances, banks are unwilling to lend to these schools (Adelabu & Rose, 2004), leaving little to no capital for school improvement or expansion. Financial issues also have an impact on the challenge of meeting overly stringent government approval requirements, most of which entail considerable expense. For example, private schools have been required to have an owned (not rented) site, a purpose-built building of considerable size, and qualified teachers (amongst other things).

The inability of most schools to meet these requirements has led to conflict with the government, resulting in the Ministry of Education closing or threatening to close small private schools. Such threats led to the creation of private school associations, particularly, the Association for Formidable Educational Development, which was formed to defend member schools against government enforced closure (Adelabu & Rose, 2004). These problems are further exacerbated by the fact that the vast majority of government schools do not meet approval criteria to which private schools are subject. The relationship between government and private school proprietors has been extremely strained, with the government generally viewing private schools as operating solely for profit and cutting corners to maximise returns, while private school proprietors view the government as interested only in taxing schools and penalising them (or possibly shutting them down) when they fail to meet required standards.

Study Context and Methods

We embarked on this study having worked in private education provision and private education research, with previous experience in Nigeria. The study was shaped out of the currently growing international interest in low-fee private schooling, and in particular, out of a growing interest on the part of DFID-ESSPIN.

Study Area

The selection of the study area was based on an earlier situational analysis undertaken for DFID-ESSPIN, conducted in 2008-2009 (Adefisayo, 2009). School-level fieldwork for the present study was conducted between November 2010 and February 2011. The study area is considered to be generally poor, and a household element, while not part of this study, has since been conducted and is under review for publication elsewhere. All households served by the study schools were housed in slum dwellings, and most of the sample schools were found to be of the poorest type of private school (i.e. in terms of infrastructure, school organisation and teaching arrangements) prevailing in the state, indicated by Härmä's simultaneous other work with the DFID-ESSPIN private school census. [8]

The physical environment of the neighbouring Makoko and Iwaya slums lying along the coast of the Lagos Lagoon provides easy access to livelihoods such as fishing and fish processing, but proximity to the water also brings hardships to these communities. There is severe flooding during the rainy season, which tends to be worse approximately every three years. The ground is generally swampy and unstable, making it difficult to build on. In parts, it is necessary to walk via flimsy wooden planks in order to avoid wading through water which is filled with raw sewage and refuse. Rubbish collection takes place, but the area does not benefit from the same level of street cleaning and waste disposal as other parts of the new Lagos, and in parts, the springy ground is made of a significant proportion of rubbish. Habitations are mostly fairly solid slum houses, not generally rising above the ground floor.

News of private schools on the lagoon itself, the existence of which were unknown to many in the Lagos education sector, led to some expansion of the study area to cover these 'houses-on-water' – that is, the sprawling communities of houses and businesses on stilts, with waterways for roads and canoes of all sizes for necessary transportation. The community was served by a *Médecins Sans Frontières* clinic and private schools, rather than by any government services. The lagoon community, like its parallel community on land, was an informal settlement. Considerable parts of the habitation have been threatened with demolition, averted only through civil society organisation efforts. [9]

Several different groups lived on the lagoon, including Egun- and Yoruba-speaking people originating from the Badagry area of south-west

Nigeria, Egun- and Yoruba-speaking communities in the Makoko Anglican Primary and Aiyetoro African Primary schools, on the water. Children had to walk some distance to school, and then proceed by boat. Many children were poor and paid tiny daily school fees.

Description of the Study Area

The only government primary school in the Makoko Anglican Primary and Aiyetoro African Primary schools, on the water. Children had to walk some distance to school, and then proceed by boat. Many children were poor and paid tiny daily school fees.

Approved and unapproved schools

As our data indicate, public schools in Lagos are well equipped in terms of infrastructure. Effectively, the choice of school is distant but (technically) not a neighbourhood school, and which has small class sizes, and which is inevitably relatively expensive (Umar, 2008).

Sampling and Study Design

This study is a small-scale study (semi-structured interview). Schools were selected for study that were private schools that were of interest to us. The study area was the water which had no government schooling in Nigeria. The study was conducted in the context of English-speaking schools on the lagoon. The study was conducted in order to see the conditions.

LOW-FEE PRIVATE SCHOOLS IN LAGOS, NIGERIA

Nigeria; Egun- and French-speaking fishing families that migrated from Benin; and some Yoruba families that have lived in the area for four generations. The lagoon community was demonstrably poorer than parallel communities on land, with far fewer girls than boys enrolled in school, and many children visibly seen to be out of school. Those who were in school paid tiny daily sums rather than monthly or termly fees.

Description of Schooling Options in Makoko and Iwaya

The only government primary school provision for land and lagoon communities in the study area existed on the physical fringe of the area at Makoko Anglican Primary School, Adekunle Anglican Primary School and Aiyetoro African Primary School. These were all housed in the same building, on the same site, catering to 1823 children, with very limited outside space. Children from the inner Makoko and Iwaya slums would have to walk some distance. These schools were essentially inaccessible to children living on the water who would first need to pay for canoe transport to land and then proceed by foot. The schools were overcrowded and lacked resources to effectively teach existing pupils, with no spare capacity to comfortably accommodate any more.

Approved and unapproved private schools were found in the study area. As our data indicate, the former were 2.2 times more expensive on average. Public schools in Lagos generally have better buildings, although they are not well equipped in terms of furniture and other basic items. Low-fee private schools in Lagos tend to have poor quality, often makeshift structures. Effectively, the choice available to parents is to send a child to a somewhat distant but (technically) fee-free public school which is visibly overcrowded, or to a neighbourhood private school which is close to home and has smaller class sizes, and which may be observed to have had more teaching activity, but is inevitably relatively expensive (echoed in Tooley & Dixon, 2006; Umar, 2008).

Sampling and Survey Methodology

This study is a small-scale school-based survey (conducted as a structured interview). Schools were drawn from the selected study area. All low-fee private schools that were found were asked to participate in the study. Our interest was also piqued by information about French-speaking schools on the water which had not been documented in any previous study of private schooling in Nigeria. This news was fascinating and improbable in the context of English-speaking Lagos and the very difficult physical conditions on the lagoon. The sample was expanded to cover some of these 'lagoon' schools in order to see how schools could operate under such challenging conditions.

Thirty-seven schools were identified in all. One declined to be interviewed, while one lagoon school was not interviewed at the end of the study as it had become clear that similar and consistent messages were emerging from the research (see the discussion of result below); no substantially different responses were emerging from successive respondents. Another lagoon school's data were not included as it turned out to be a charity school, did not charge fees, and thus did not fit with the low-fee model. The final analysis included 34 schools (5 lagoon and 29 schools on land), of which only four schools, all on land, were government-approved.

The authors and one additional researcher worked independently to conduct interviews mostly in English.[10] Translators were only required from Egun and French to English, sometimes via Yoruba in lagoon communities. The interviewer would arrive at the school unannounced during school hours and ask to speak to the proprietor. All data for each school were collected in a single interview. The proprietor was interviewed in 20 of 34 schools; the head teacher in 13; and the manager in one. All participants were told the purpose of the study. Verbal consent was granted in all cases. Some schools participated but declined to provide information about teacher qualifications and/or salary levels and school running costs. In one instance, the language barrier was too great to ask certain questions on the interview schedule. Interviews lasted anywhere between 45 minutes and two hours, depending on the respondent's openness.

The instrument was piloted in several schools, with alterations and additions made as a result. The following topics were covered: basic school characteristics (enrolment, facilities and infrastructure); teachers' details (e.g. titles, experience, qualifications, age and whether or not they were present on the day of the visit); issues and problems in running a private school and challenges faced; respondents' perceptions of the poverty of client families; ease or difficulty of dealing with government; and whether competition affected how their schools functioned. All three interviewers also recorded qualitative perceptions on any aspects of the school visit and interview that were of particular interest. Data recorded in the structured interview schedule were entered and analysed in SPSS, a statistical package for data analysis in the social sciences, and simple descriptive statistics were used.

General Overview of Sample Low-fee Private Schools

What Were the Sample Schools Like?

Some basic characteristics of the schools are detailed in Table I. Most were owned and run by individual owners; one was owned by a faith-based organisation and one by the community, but since these fell in the designated fee range, they were included. Only 29% of proprietors owned their school premises. The mean enrolment at approved and unapproved schools did not differ greatly (165 and 150, respectively). Of the four approved schools, the range of enrolments was 90 to 348 pupils, while the range was 15 to 361 for

unapproved
unapproved
premises.
Number of sample schools
% owned by an individual
Mean year of establishment
Mean enrolment
Median enrolment
% premises owned
% premises up to 1 year old

Table I. Basic characteristics

Low-fee Private Schools

Selected characteristics are in Table II. Approved schools had more teachers as unapproved or fewer teachers. Approved schools cost as much as unapproved schools. Approved schools had more teachers the day of the visit, all of teachers were. However, as a major problem in a

Number of teachers - mean
Number of teachers - range
% Female
Mean age in years
% Present on day of visit
Mean monthly salary in 2
Median monthly salary in 2

Table II. Selected characteristics

Schools serving the primary (most common) or even kindergarten classes (private schools could have between all schools used multi-

LOW-FEE PRIVATE SCHOOLS IN LAGOS, NIGERIA

unapproved schools. Approved schools were substantially older than unapproved schools, and tended to have more secure tenure in their premises.

	Approved schools	Unapproved schools	All schools
Number of sample schools	4	30	34
% owned by an individual	75	97	94
Mean year of establishment	1990	1999	1998
Mean enrolment	165	150	152
Median enrolment	111	158	153
% premises owned	25	30	29
% premises up to 1 year lease	25	47	44

Table I. Basic characteristics of sample schools.

Low-fee Private School Teachers

Selected characteristics of private school teachers in the sample are presented in Table II. Approved schools had around one and a half times as many teachers as unapproved schools, while a third of unapproved schools had five or fewer teachers. Approved schools paid almost one and a half times as much as unapproved schools. The lowest approved school salary was N10,000 per month, compared with N6000 per month in unapproved schools. Approved school teachers were found to be present more often – on the day of the visit, all were present, while at unapproved schools only 83% of teachers were. However, absenteeism without permission was not reported as a major problem in any sample school (similar to Umar, 2008).

	Approved schools	Unapproved schools	All schools
Number of teachers - mean	12	8	9
Number of teachers - range	9-17	1-17	1-17
% Female	70	57	61
Mean age in years	30	28	28
% Present on day of visit	100	83	89
Mean monthly salary in Naira	16958	10750	11495
Median monthly salary in Naira	17500	9500	10000

Table II. Selected characteristics of private school teachers.

Schools serving the primary level almost always had pre-primary sections. Schools could have one nursery class feeding into primary 1, or two (the most common) or even three nursery classes, preceded by one or two kindergarten classes (pre-nursery). This means that with six primary classes, schools could have between seven and ten classes in total. A total of 50% of all schools used multi-grade teaching, the proportion being the same for

approved and unapproved schools. This was despite low pupil-teacher ratios of 13:1 for approved schools and 23:1 for unapproved schools.

All low-fee private schools in the sample had a large proportion of unqualified teachers, larger in unapproved schools (see Table III). Nearly half of unapproved school teachers were secondary school certificate holders or lower. Salaries were largely below the minimum wage of N18,780 per month, with the lowest salary at unapproved schools being N6000 per month, and N10,000 per month at approved schools. Most schools stated that they offered their teachers some form of in-service training, although the description of what 'training' consisted of was vague and less than satisfactory. Most proprietors or head teachers said that they instructed new recruits in how to teach, subsequently telling them from time to time how to improve their teaching, as opposed to an organised and systematic training regime. While half of all schools from both groups used multi-grade teaching, no training in these methods was provided at any school.

Respondents were not able to respond accurately in terms of teachers' level of experience in the profession, simply because they were not aware of how long teachers had been teaching before working at their school. Thus, the data in Table III report minimum years of experience (i.e. the number of years the teacher taught at the current school). Some would have had prior experience unaccounted for here, while many would be new to the profession when joining sample schools.

	Approved schools	Unapproved schools	All schools
% teachers qualified	54	38	43
% up to secondary school certificate	18	49	43
% received in-service training	60	65	66
Mean minimum years of experience	4.8	3.8	4.0
Mean pupils per teacher	13	23	22
% of schools using multi-grade teaching	50	50	50

Table III. Teachers' qualifications, in-service training, and experience at private schools.

Low-fee Private School Facilities

Study schools tended to have one of two types of building in varying states of repair (see Table IV). The first consisted of solid block construction with rendered and sometimes painted walls. Roofs were constructed using corrugated sheeting on a timber frame, and windows often had wooden shutters and doors. These would sometimes have raised concrete floors to avoid seasonal flooding. The second was a makeshift structure consisting of a timber frame with plywood sheets for walls. Sometimes the walls were made of old packing crates, complete with 'This Side Up' printed on the outside. Roofs were also of corrugated sheeting on timber frames, and sometimes had

plastic sheeting which sometimes had holes, as a result. The schools were proper, purpose-built government structures.

% proper, purpose-built
% unfit, makeshift
% with separate toilets
% with toilets for boys
% with water supply
% with electricity
% with playground

Table IV. School facilities.

School Fees, Teachers' Salaries

Table V compares the fees (three), and this for approved and possibly unapproved two figures is respectively. However, a degree of variation in household data, it is reported schooling where children are research experience are likely to represent

The mean cost of those of schools in the community. Unapproved N20,513, while it is compared with income information schools emerges (11)

The data collection revision of the national per month. In Lagos Table V indicates the increase required to other costs) charged to year. These figures must

LOW-FEE PRIVATE SCHOOLS IN LAGOS, NIGERIA

plastic sheeting affixed to the outside to keep out the damp. These buildings sometimes had raised floors, but more often did not, and suffered flooding as a result. The exceptions were two approved schools accommodated in proper, purpose-built buildings that met or came close to meeting government regulations.

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

Table IV. School buildings and facilities.

School Fee, Total Costs and the Minimum Wage

Table V compares the yearly fee (calculated by multiplying the termly fee by three), and this fee plus all other direct costs (textbooks, stationery, uniforms and possibly transport) as reported by schools. The difference between the two figures is remarkably similar across the three school groups, with fees at approved and unapproved schools representing 82% and 81% of total costs, respectively. However, the total reported schooling costs must be treated with a degree of caution. While there were no directly comparable school and household data, it has been found elsewhere that proprietors tend to under-report schooling costs compared with expenditure reported by households where children are attending these schools (see Härmä, 2008 for India). Prior research experience indicates that the fees and schooling costs quoted here are likely to represent the lower bound.

The mean costs at unapproved schools on land were more than twice those of schools serving people on the lagoon, ostensibly the poorer community. Unapproved schools on land had a mean total cost per year of N20,513, while it was N9670 per year for lagoon schools. When these costs are compared with the minimum wage (in the absence of household asset and income information), a picture of parental sacrifice to access private schools emerges. [11]

The data collection period for this study straddled a significant upward revision of the national minimum wage, from N7500 per month to N18,000 per month. In Lagos State this was further increased to N18,780 per month. Table V indicates the proportions of the minimum wage before and after the increase required to access a sample school based on the mean fee (and all other costs) charged by each school type in the study for one child for one year. These figures must be considered in context. As Lewin (2007) notes,

'most household surveys of expenditure in SSA show that educational expenditures are below 10% of total household income, and often below 5% amongst the poorest' (p. 10). Arguably, new minimum wage laws take time to be enforced, and therefore the old figure may be more appropriate for the 2010-2011 school year regarding costs in our study. Based on Lewin's observations and the old minimum wage, the unapproved and approved schools on land were substantially more costly, while unapproved lagoon schools fell just outside the upper bound of this limit. Approved schools remain very expensive even with the introduction of the new minimum wage.

	Approved schools	Unapproved schools on land	Unapproved schools on lagoon	All schools
Yearly fee in Naira – mean	33750	16977	6280	17377
Yearly fee in Naira – median	31500	15000	6000	15000
Total cost in Naira – mean	41116*	20513**	9670***	21342
Total cost in Naira – median	39233*	19340**	8900***	18571
Total costs as % old minimum wage N7500/month	47.7	22.8	10.7	4.3
Total costs as % revised minimum wage N18,780/month	18.3	9.1	4.3	9.5

Note: *Standard deviation 25,195; **standard deviation 7405; ***standard deviation 1,792.

Table V. School costs and the minimum wage.

Equity

There are equity implications to relying on private schools in poor areas. Where fees must be paid, there will inevitably be many families that cannot afford to access schooling. Most schools in our study, of their own volition, provided free and concessionary places for the poor (see Table VI).

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

Table VI. Concessionary places offered at schools.

Only 7% of schools did not. The proportion of total enrolments that these free seats represents appears to be high, with 16% of places in approved

schools and... with... and 4.8% of... be treated with... found to over... schooling... whereas... school philanthropy...

Schools in... out of... reported in... concessions were... fee or close to a... to boost the... While... schools, the... amounted to... schools (one school... area. When asked... area were... school. Indeed, the... had a waiting list... because the school... children to fee-paying... more of the poorest... so doing. Note... social position or... may have been... Apart from... prioritise boys over... schools, Table VII... at schools situated... the water. Enrolments... representing only 11.9%...

While... schools, the... amounted to... schools (one school... area. When asked... area were... school. Indeed, the... had a waiting list... because the school... children to fee-paying... more of the poorest... so doing. Note... social position or... may have been... Apart from... prioritise boys over... schools, Table VII... at schools situated... the water. Enrolments... representing only 11.9%...

Table VII. Percentage of... school enrolment by school...

	Schools on land	All schools
% girls	49.0	41.8

Table VII. Percentage of... school enrolment by school...

Lagoon schools were... communities tended to... families were extremely...

schools and 8% of places in unapproved schools in our sample, compared with Tooley et al's (2005) findings from a larger sample of schools of 4.9% and 4.8% of places, respectively (p. 136). However, reports by schools must be treated with caution. Elsewhere (see Härmä, 2008), proprietors have been found to over-report their philanthropy and under-report fees and other schooling costs. Our current study did not have a household element, whereas Tooley et al (2005) used household data to triangulate the level of school philanthropy, arriving at the lower figures reported above.

Schools in our study purportedly offered concessions and free places out of compassion for children whose parents could not afford to pay (also reported in Tooley et al, 2005). However, our findings also indicate that concessions were given in the hope that parents would eventually pay the full fee or close to it (see Srivastava, 2007 for India). A further motivation may be to boost the reputation of the school (Adelabu & Rose, 2004).

While conducting their own outreach is a positive aspect of these schools, the total number of free or concessionary places at study schools amounted to just 10% (516 places) of total enrolments of all 33 reporting schools (one school refused to report enrolments) in a densely populated area. When asked, schools readily insisted that many children in the study area were unable to pay private school fees and were, consequently, out of school. Indeed, the one charity school we found on the lagoon stated that it had a waiting list of some 1000 or more students who were out of school because the school charged no fees and parents were too poor to send their children to fee-paying schools. We asked schools how they would feel about more of the poorest children accessing their schools if they were supported in so doing. None expressed objection to access being widened, indicating that social position or school status was not a major consideration; however, they may have been concerned about appearing discriminatory.

Apart from economic equity issues, it is often assumed that parents may prioritise boys over girls when they have to pay fees. In the case of the sample schools, Table VII illustrates that there was near gender parity in enrolments at schools situated on land. However, this was not the case with schools on the water. Enrolments in lagoon schools were skewed towards boys, with girls representing only 41.9% of children enrolled at these schools.

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

Table VII. Percentage of girls in relation to total school enrolment by school type and approval status.

Lagoon schools were questioned extensively on why girls from lagoon communities tended to be under-represented. They reported that these families were extremely poor. Indeed, as our data show, fees at lagoon

schools were less than half of those charged by schools on land. Since private schools were the only option, it seemed that many families chose not to educate their daughters or to prematurely end their education, causing drop-out.

Challenges Facing Low-fee Private Schools

One intention of this study was to examine the challenges facing low-fee private school proprietors, particularly regarding day-to-day operations, in becoming approved schools, and also in scaling up and improving operations. Interviewees raised issues largely consistent with previously published evidence (Adelabu & Rose, 2004; Umar, 2008). Existing literature highlights the deficiencies of low-fee private school facilities. We wondered whether schools were content with their current operations, or whether they had aspirations to hire what they would perceive as better teachers (possibly better qualified, or simply more experienced) and have better facilities and more students.

This study found perhaps a much worse situation than described by Tooley et al (2005). As a consequence of the terrible conditions that some of these schools operated under (i.e. flooding; flimsy, makeshift shacks, some of which were built on rubbish piles), it was supposed that there must be obstacles to investment, since few regarded their circumstances as optimal. Below we examine schools' concerns relating to a number of operational challenges they faced.

Challenges to School Improvement

We asked schools whether they could access the funds necessary to carry out school improvement, and 70% reported that finance was their single biggest obstacle (75% of approved schools and 69% of unapproved schools). Indeed, a lack of funds hindered efforts to making lasting improvements to school buildings which could permanently solve problems such as flooding. In the absence of a suitable credit market for low-fee private schools, they were forced to rely on temporary fixes, which tended to cost more in the end. Some desired school grants, but most just wished for reasonable loans (i.e. longer loan periods with lower interest rates) in order to make capital investments in their schools.

Only 29% of owners had been able to access funds for school development. In these cases, the repayment terms were invariably short (typically three to six months), and the interest rates extremely high (15-50% 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.[12] The Nigerian banking sector has focused in recent decades on the oil and gas sectors, ignoring to a large extent banking needs of the individual and the

micro-entrepreneurs. The lack of identity and collateral is a major problem. This leads to weak practices. As the microfinance sector grows from the practice of microfinance being an option available to the

Challenges to School Improvement

When asked about the challenges of improvement to their schools, providing more regular training as in-house instruction was mostly provided by the Nigeria Publishers' Association, mostly consisted of public rather than on child-care methods.

Most interviewees reported their schools, which had methods. Most schools quality, even in school visits. Indeed, it was approximately a quarter up even a pretence of a proprietors may have but they often find themselves a futile exercise.

When specifically asked, interviewees reported that not write their lesson plans while another 12% were unwilling to learn. No other complaints focused on punishment (3%) and other issues.

Other Challenges

Most other challenges could be traced to a lack of physical problem was the physical for two to three months

micro-entrepreneur. Part of this narrow focus is a result of high levels of identity and financial fraud in Nigeria, and also because, even where collateral is connected to a loan, systems for debt recovery are extremely weak. This leads banks to be overly cautious and punitive in their lending practices. As the interviewee above claimed, these practices seem to result from the practical need to protect the bank's investment. In this context, microfinance banks and informal sector private money lenders are the only option available to low-fee private school owners.

Challenges Related to Teachers and Teaching Quality

When asked about school improvement plans, we noted the lack of mention of improvements to teaching staff (i.e. hiring better qualified teachers; providing more rigorous in-service training). Most schools described training as in-house instruction by proprietors or head teachers, while outside training was mostly provided by the main textbook publishing company, Macmillan Nigeria Publishers Limited. As our previous experience indicates, the latter mostly consisted of guiding teachers on the use of the company's books rather than on child-centred pedagogies, for example, or other direct teaching methods.

Most interviewees expressed little concern for the quality of teaching at their schools, which may partly have been due to lack of awareness of other methods. Most schools reported no major challenges regarding teaching quality, even in schools where minimal active teaching was observed during school visits. Indeed, where teachers appeared particularly demotivated (in approximately a quarter of sample schools), there was no inclination to put up even a pretence of active teaching during our visit. Alternatively, some proprietors may have been all too aware that when teachers are better trained they often find better-paying jobs elsewhere, making staff development seem a futile exercise.

When specifically asked about challenges related to teachers, 49% of interviewees reported no problems; only 6% complained that teachers did not write their lesson notes on time; 6% complained of lack of specialisms; while another 12% complained that teachers lacked commitment and were unwilling to learn. No complaints were made about the quality of instruction. Other complaints focused on important issues such as excessive corporal punishment (3%) and tardiness (6%), as well as other minor discipline issues.

Other Challenges

Most other challenges facing the low-fee private schools in our study could be traced to a lack of funding, even in cases where the original source of the problem was the physical environment. Many schools face seasonal flooding for two to three months of the year in the autumn. This problem is essentially

impossible to overcome, since communities straddle the land/water divide, extending to the lagoon. Families living in the study area are mostly involved in fishing, meaning that their homes are convenient for their livelihoods, but less than convenient in other aspects, such as getting children to school. Despite these environmental issues, the slums are extremely overcrowded.

The landscape presents particular challenges to school owners: 20% of respondents reported that finding sufficient space is extremely difficult, and 14% reported the cost of running 'school boats' to ferry pupils from home and back as a challenge. Such issues could be ameliorated with sufficient funding. For example, school floors could be raised permanently rather than temporarily by sand-filling, boat operators could be hired, and more land could be bought or leased.

Schools also reported interference by government officials. Some school proprietors reported that staff from the 57 Local Council Development Areas (LCDAs) tended to visit private schools to extort money. Although it is generally known to government officials that most private schools are unapproved, this problem is mitigated through cash payments. Some schools reported the charging of an 'illegal school tax' – essentially a bribe referred to as a 'tax' – by concerned government employees that, when paid, would simply get them to go away, leaving the school in peace. Such relationships with government units mean a continuing distrust of the state by private school proprietors.

However, official requirements for approval status were reported as the major government-related challenge. Requirements were so stringent that most schools could not even think of applying.[13] Indeed, 40% of the unapproved schools reported their inability to meet requirements as the reason that they would not consider applying. There was a persistent fear that the government would embark on another round of school closures. However, this was reportedly not a significant daily challenge to schools, and by extension, neither was unapproved school status because the government was less than zealous in enforcing regulations on private schools and effectively accepted that many such schools existed.

The main issues seemed to be related 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, since it is difficult to meet approval requirements without credit. Without access to credit to invest in their schools, proprietors have developed coping mechanisms, such as association membership, where private schools band together to fight the government at times of threat, as well as adopting the strategy of flying under the radar as far as possible.

Our interview data indicate that the current business model results in difficulties. Schools are generally small and charge low fees because their client base consists of low-income families. Cash flow is unpredictable because of families' financial constraints, and schools have little leverage because parents can withdraw their child and enrol elsewhere. Difficulties

with cash flow... of approved... extension... many school... plans and... approved schools... accounts ledger...

Conclusion

Private schools... of all enrolments... 2010-2011 school... 2010-2011 school... What was already... providing schools... particularly in urban... also Tooley et al... literature has... without differentiating... noted that the... (Adelabu & Row... admittedly small... giving voice to...

In terms of... what they could... fees in order to... some children who... although other non... for books and...

Irregular cash flow... business model... through being... our study, this... informal sector... sometimes incomplete... trouble meeting their... teachers' salaries. By... a traditional bank loan...

Proprietors reported... their single biggest... school can charge... on teaching quality... school can pay... enforcement context...

with cash flow lead to difficulties paying teachers' salaries (reported by 75% of approved schools and 59% of unapproved schools) and could, by extension, lead to difficulties repaying a standard loan. Our data show that many school proprietors do not have the necessary skills to draw up business plans and keep proper school records and accounts. In our sample, all approved schools and only 39% of unapproved schools claimed to keep accounts ledgers, but these were not inspected.

Conclusions

Private schools are the majority provider in Lagos State, accounting for 57% of all enrolments and 70% at the pre-primary and primary levels in the 2010-2011 school year (Härmä, 2011b). Yet, until the comprehensive 2010-2011 school census, there was only patchy information on the sector. What was already clear was that in Nigeria 'unapproved [private] schools are providing schooling opportunities to a significant number of children, particularly in urban and peri-urban areas' (Adelabu & Rose, 2004, p. 64; see also Tooley et al, 2005; Tooley & Dixon, 2006). In particular, existing literature has mainly discussed private schools as a homogeneous group, without differentiating between approved and unapproved schools, and it is noted that the views of proprietors are deserving of further attention (Adelabu & Rose, 2004, p. 48). This chapter has presented, from an admittedly small sample of schools, data disaggregated by approval status, giving voice to some of the challenges and concerns of proprietors.

In terms of outreach to the poor, schools seemed already to be doing what they could, with mixed motivations. They charged the lowest possible fees in order to attract the largest number of clients, and tended to allow some children who were unable to pay to stay in school tuition-fee-free, although other non-discretionary direct costs such as exam fees and charges for books and uniforms still applied.

Irregular cash flow emerged as one of the most pressing challenges. The business model dictates that costs must be kept down for profitability through being accessible to the widest possible client base. For the schools in our study, this client base was made up of unskilled workers operating in the informal sector, with unpredictable incomes, resulting in irregular and sometimes incomplete fee payments to schools. Therefore, schools often had trouble meeting their financial commitments, the largest of which comprised teachers' salaries. By extension, these schools may well have difficulty paying a traditional bank loan with fixed monthly repayments.

Proprietors reported that access to credit for school improvement was their single biggest obstacle. Very poor facilities often dictate the fee that a school can charge in the absence of readily available information or criteria on teaching quality for parents. This, in turn, dictates the level of wages a school can pay, creating a vicious cycle. The Nigerian banking and law enforcement context, in which it is difficult, if not impossible, to recover

debts even where collateral is involved, means that there is little legal back-up to mitigate the current situation of unaffordable borrowing for small low-fee private schools.

It is unclear, because it has not been tried in this context, whether schools would be able and willing to meet repayments of a relatively long-term loan (e.g. five years) at a low interest rate. Such loans would only be possible through a non-profit organisation set up by the government or international donor agencies, since extremely low interest rates are not possible in the private market. Schools require capacity building in terms of business planning, record and account keeping, and general school management, and even more so where potential borrowing and expansion are concerned. Conditions could be attached to loans or grants to schools, such as a commitment to teacher development and a minimum percentage of free places for the poor.

Nonetheless, improvements to fee-paying schools are insufficient to serve equity considerations. Many children are unable to access private schools, and the majority enrol in public schools, or are out of school (3% of children in the state). In our study area, such large and densely populated slums are highly likely to have more than the 7208 children reportedly enrolled at the public, private and charity schools found in the area, which was also the contention of the schools in our study. In order to reach these children, either the government must step in to purchase land and build more schools, or private school costs must be subsidised.

However, evidence from India suggests that private schools whose teachers' salaries are paid by the state do not perform as well as independent private schools (Kingdon, 2007). Arguably, where private schools are to be subsidised, funding must follow the student to sustain competitive pressure. Short-route, direct accountability to the fee-paying parent and proximity to the families served are arguably the source of advantage of this form of provision. Indeed, 79% of sample schools felt they had to compete with other schools, mostly by providing a 'good' service and keeping fees low.

Nonetheless, funding pupils to attend private schools would only add to the existing state education budget, as the public system will continue to require the same and, arguably, increased funding. In addition, there are considerable administrative costs associated with running such schemes. Lastly, active support for private schools will prove difficult politically because teachers are often paid far below what is now the minimum wage, meaning a clear-cut breach of state employment policy.

While not the basis for wider generalisations, our findings indicate that the low-fee private sector serves the needs of poor families, who are otherwise not served or under-served by government provision. In that sense, they make a serious contribution. However, our repeated visits and continued work in the study area indicate that the poorest and most marginalised, which may be very many in slum areas such as these, are likely left behind.

Their success through improved

Acknowledgements

The authors would like to thank the participants and the participating researchers for their enthusiasm and support during this research.

Notes

- [1] Joanna Härmä is a research fellow at the Folusade Adefisayo Foundation, a non-profit organisation, and a member of the All Global Monitoring Centre.
- [2] At the time of the study.
- [3] The proportion of children in the state overall who are enrolled in these schools are 20%.
- [4] Efforts to capture data were piecemeal at best, and the data. School groups (and multiple visits) were used to capture guidelines (i.e. they were not strictly followed).
- [5] It is accepted that this is not the case.
- [6] The confidence in the quality of coverage of the overall total.
- [7] This was evidenced by the fact that out in Kwara State teachers could not be reached.
- [8] Joanna Härmä was a research fellow at the school census in the ESSPIN. Her experience of the different types of schools in the study area is that while such schools are not typical Makoko schools.
- [9] Despite civil society pressure, long-threatened by the government in July 2012, giving rise to the closure of study schools on 1 July 2012.

Their access to education of acceptable quality must be facilitated, whether through improved government schools or through private schools.

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Notes

- [1] Joanna Härmä's views expressed in this chapter and the study conducted with Folasade Adefisayo do not represent the views of UNESCO or any other organisation, and are unconnected to her current work with the *Education for All Global Monitoring Report*.
- [2] At the time of the fieldwork, UK£1 = N260; US\$1 = N155.
- [3] The proportion of unapproved schools was higher in the study area than in the state overall (88% as opposed to 74% for the state), most likely because these schools are cheaper, and therefore more likely to exist in such a context.
- [4] Efforts to capture private schools in the Annual School Census have been piecemeal at best, relying on schools to voluntarily come forward to supply data. School proprietors do not want to do this because they fear taxation (and multiple taxation) and forced closure if they do not meet government guidelines (i.e. their reluctance is due to their illegal status).
- [5] It is accepted that some small number of schools may still have been missed out.
- [6] The confidence in these numbers is high. A verification team monitored the quality of coverage and individually confirmed the existence of a large sample of the overall total (i.e. 46% of all schools reported by enumerators).
- [7] This was evidenced by the Teacher Development Needs Assessment carried out in Kwara State, Nigeria, with the support of DFID-ESSPIN. Virtually no teachers could pass a Class 4 test.
- [8] Joanna Härmä was simultaneously conducting the first comprehensive private school census in Lagos (school year 2010-2011) with the support of DFID-ESSPIN. Her experience with the verification team and through visiting all types of schools in all Local Government Areas (LGAs) in the state confirmed that while such schools also existed in many other locations across Lagos, the typical Makoko school was amongst the poorest type in the state.
- [9] Despite civil society efforts, Lagos State Government finally carried out the long-threatened demolition of the Makoko community on the water in mid-July 2012, giving residents only 72 hours' notice. It is likely that many of the study schools on the lagoon no longer exist as a result.

- [10] One of the authors was accompanied by a research assistant who had worked on the 2009 study, in the capacity of guide, aide and translator, where needed.
- [11] The minimum wage was also used by Tooley et al, 2005 and Tooley & Dixon, 2006.
- [12] An initiative through the DFID-funded project EFINA, working with banks to expand credit and general banking opportunities to a range of potential customers hitherto not served by the sector.
- [13] At the time of writing, schools only had the old guidelines (Lagos State Ministry of Education, n.d.). These have since been slightly relaxed. For example, it is now accepted that schools can operate in rented premises rather than owning their own substantial plots (Lagos State Ministry of Education, 2011a). The updated guidelines still contain onerous requirements, however.

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