





# School Vouchers

Direct Benefit Transfers in Education

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RITIKA SHAH & PARTH J SHAH

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Authors: Ritika Shah, Parth J Shah

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For more information and other requests, write to:  
Centre for Civil Society  
A-69, Hauz Khas, New Delhi - 110 016  
Phone: +91 11 26537456 | Email: [ccs@ccs.in](mailto:ccs@ccs.in) | Website: [www.ccs.in](http://www.ccs.in)

Mehra Impressions  
WZ-102, Tihar Village, Opp. Subhash Nagar, New Delhi-110018  
Phone: +91 11 25125089, 9810550069  
[info@mehraimpressions.com](mailto:info@mehraimpressions.com) | [www.mehraimpressions.com](http://www.mehraimpressions.com)

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## Contents

Introduction	1
Key Challenges	3
What are School Vouchers?	9
Why Vouchers?	12
Global Experience	16
• Bangladesh	17
• Hong Kong	20
• Pakistan	22
• Philippines	25
• Sweden	28
Indian Experiments	31
• Andhra Pradesh	32
• Delhi	33
• Orissa	35
• Rajasthan	36
• Uttarakhand	36
• Children Education Allowance	38
• Free Coaching & Allied Scheme	38
• Post-Matric Scholarship Scheme	39
Critique of Vouchers	40
Way Forward	43
Conclusion	44
Bibliography	46



# Introduction

With 1.6 million schools and over 260 million students, India has one of the largest school education systems in the world. The majority of schools—83.1%—are located in rural areas. Over the past few years, the country has achieved **near universal enrolment at the elementary level** with 96.9% of children enrolled in schools in 2015, indicating a sizeable distance covered from the 1968 policy (NUEPA 2015-16).

**The growth in elementary schools in recent years** is driven primarily by an increasing number of private schools. In 2015, private schools accounted for 23.1% of all elementary schools, up from 19.4% in 2010. Conversely, since 2013, the number of government schools has been declining as several states such as Rajasthan and Maharashtra have shut down or merged schools with low enrolment (NUEPA 2015-16).

Despite this decline, **government expenditure on education has increased** progressively; total centre and state spend on education has gone up from Rs. 1,557,970 million in 2010 to Rs. 4,651,430 million in 2013; the share of GDP increasing from 3.6% to 4.1% (Ministry of Human Resource Development 2015). Private expenditure on education additionally supports this. A study estimated private investment in elementary education at 0.71% of the GDP for 2011-12 (Dongre, Kapur and Tewary 2014).

Another key trend is **a gradual but consistent movement of children from low socio-economic status to private schools**. In rural areas, during 2006-14, enrolment in private schools at the elementary level rose from 18.7% to 30.8%. The increase is striking mainly because private school enrollment growth has outpaced national average. In the five years leading up to 2014, the number of private schools (aided and unaided) has more than doubled from 160,651 to 334,468.



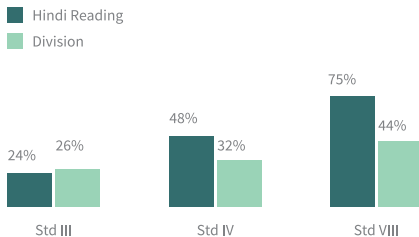


# Key Challenges

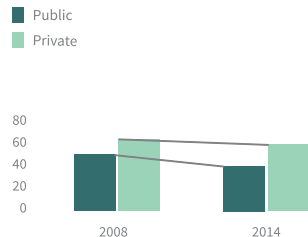
In this section, we discuss the key challenges impeding the Indian education space: 1) Low levels of learning, 2) High dropouts at the elementary level, 3) High rate of teacher absenteeism, and 4) Lack of autonomy with government schools.

A critical issue facing the country is the **low levels of learning** produced in our schools, both government and private. A considerable number of children in early years of school do not acquire basic skills such as reading, writing and arithmetic. For instance, only 48% of all children enrolled in Grade 5 in rural areas can read Grade 2 level Hindi text; only 32% can solve Grade 2 level division problems.

**Figure 1: % Children in Different Grades who can do Grade 2 Level Problems, 2014 (Rural)**



**Figure 2: % Children in Grade 5 who can Read Grade 2 Level Text, 2014 (Rural)**



Source: Annual Status of Education Report 2014

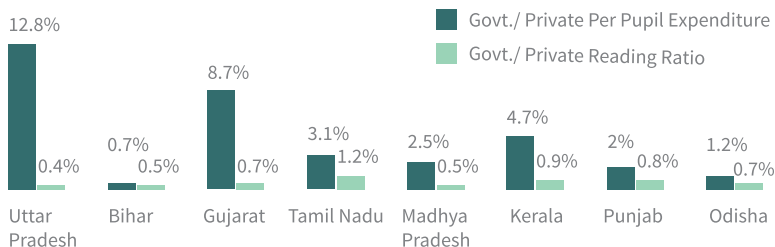
The lack of pedagogical innovation and decline in the attainment of learning outcomes in state schools has driven low-income families to private schools. Private schools produce better or similar learning outcomes at a significantly lower cost. The World Bank (2016), in a value for money analysis of private and government schools, points out that state schools produce lower or equal learning outcomes than private schools, affirming the rationale behind the increasing demand for private schools.

While the state has focused on increasing access to government schools, **high drop-outs at the elementary level persist**; the retention rate was just 70.7% in 2014 (NUEPA 2015-16). Moreover, secondary and higher secondary education is still not within reach of many. India, which has a Gross Enrolment Ratio (GER) for secondary schools at 74.3% in 2014, fares worse than countries such as China (94.4%) and Russia (100.6%) (UNESCO UIS Statistics 2016). The situation is worse for higher education with only 56.2% students enrolled (NUEPA 2015-16).

“A hundred million children have gone through the schools in the last decade without basic reading and math skills.”

Annual Status of Educational Report 2014

Figure 3: Government and Private schools’ Value for Money Comparison (using Data on Children’s Literacy Outcomes\*)

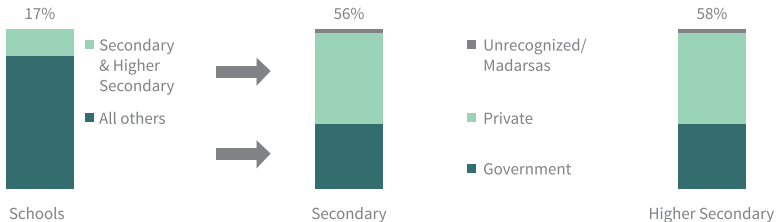


\*Reading is defined as the percentage of students of class 5 who can read a class 2 level text, as per the ASER data.

Source: World Bank 2016

The weak GER can be attributed partly to lower access to secondary schools. Only 16.6% of all schools are secondary/higher secondary. Within these, private schools account for a greater share—56% and 58% of all secondary and upper secondary schools (NUEPA 2015-16, NUEPA 2015-16). The focus on enabling compulsory elementary education by the government, in particular through the Right to Education Act (RTE), could have led to the skewed distribution of schools.

Figure 4: Distribution of Schools by Level, Government, and Private, 2015-16\*



\*Private includes private aided and unaided schools

Source: NUEPA 2015-16

One of the commonly reported concerns at government schools, cited by parents and education experts, is a **high rate of teacher absenteeism**. A study pegged the cost of teacher absenteeism in government schools at USD 1.5 billion per year (Muralidharan, Das, et al. 2017). As Jean Dreze and Haris Gazdar (1997) noted for Uttar Pradesh,

*“The most striking weakness of the schooling system in rural Uttar Pradesh is not so much the deficiency of physical infrastructure as the poor functioning of the existing facilities. The specific problem of endemic teacher absenteeism and shirking, which emerged again and again in the course of our investigation, plays a central part in that failure. This is by far the most important issue of education policy in Uttar Pradesh today.”*

35 out of 600 private schools reported a case of the head teacher dismissing a teacher for repeated absence or tardiness, compared with the 1 in 3000 in government schools.

— Kremer, et al. 2004

According to a nationally representative sample, 25% of the teachers in government primary schools were found absent during unannounced visits; only 45% of teachers were teaching. While private school teachers on average are only 2% better but when compared to the same village, they are 8% less likely to be missing compared to government teachers. The number of private schools is disproportionately higher in areas where state schools teachers report higher absenteeism rates (Kremer, et al. 2004). Factors known to influence teacher presence positively include better infrastructure, the location of the school, regular inspections and presence of ‘active’ Parent Teachers Associations (PTAs). On the other hand, contrary to popular perception, salary, teacher development and training have no impact on attendance (Kremer, et al. 2004). Assured income in the absence of any active monitoring encourages absenteeism (Saijhee 2011). The Committee for the Evolution of a National Education Policy 2016 notes, “teachers are unionised and politically influential as a result of which there is neither political will nor administrative initiative to remedy the situation” (Government of India 2016). Some states have a reservation for teachers in state assemblies. For instance, teachers accounted for 13-22% of UP Legislative Council members, although only 8.5% of all seats are reserved for them indicating increased politicisation of government teachers (Kingdon and Muzammil 2008).

The **government schools lack autonomy** in matters relating to fund utilisation. The funds received by government schools under Sarva Shiksha Abhiyan (SSA) are tied, implying that it can be spent only on items specified by the state government. In a situation like this, a school leader is a leader only on paper, but in reality, does not have the power to use funds as per the requirement of students or to hire teachers. This concern with administrative processes at the expense of efficiency by the government has stripped schools of the essential freedom of operation. In a sense, the government schools operate as units in a vacuum, far outside the area of influence of key stakeholders such as children or parents.

The rules of economics that have allowed consumers to enjoy choice in almost every arena are shelved when it comes to the most important of all human pursuits, education. The operational dynamics in private schools are markedly different. Private schools depend on the parents and students for survival, and therefore, they respond to the needs of children actively.

On the demand side, students enrolled in government schools are often those who lack the means to go to a private school and have no effective choice over the kind of education they receive. It traps the poor in a vicious cycle of poverty, who receive sub-standard education and have no immediate alternative. The government schools, although existing to provide equal opportunity for education to all, have become sites that nurture and further economic disparities (Gupta 2015).

In the light of such conditions, the state needs to separate the funding and provision of education to ensure efficient utilisation of public money. There is a lack of independent and neutral monitoring of government and private schools, an unevenly favorable treatment of government schools, and missing accountability in the financing of state-led education (Centre for Civil Society 2016).

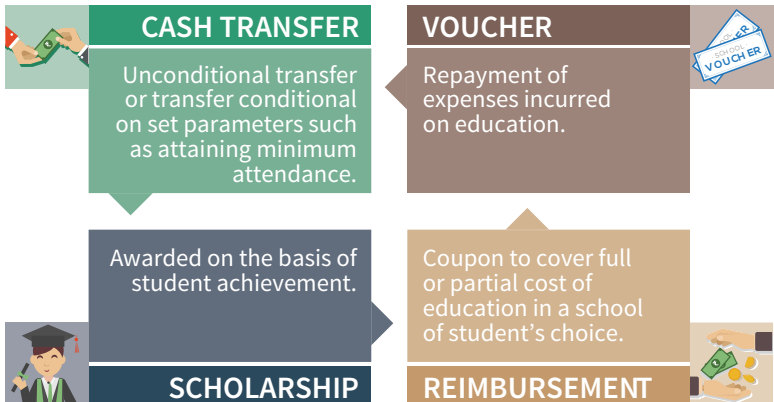


# What are School Vouchers?

A school voucher is an instrument to change the way governments ensure education, especially for the poor. The idea of school vouchers was introduced first in the 1950s by the famous American economist and Nobel Prize recipient, Milton Friedman. He argued that the government should play the role of a financier and parents should choose the school for their children. In simple terms, **public money should follow the student to a private or a government school.**

A separation of funding and provision can enable several structural transformations and improve the quality of education. It will allow parents to choose what they want for their children as opposed to a state-determined one-size fits all approach to education. The freedom and ability to choose schools effectively will facilitate competition. If students move from non-performing school to better schools, this will allow better schools to flourish and bad schools to either improve or shut down.

## TYPES OF DIRECT BENEFIT TRANSFERS



Per student funding or Direct Benefit Transfer (DBT) can take various forms. The idea of DBT—transferring subsidies directly to the beneficiary bank account—has become widely accepted in recent years. It can be structured as a voucher, a Conditional Cash Transfer (CCT), reimbursement, or a scholarship.

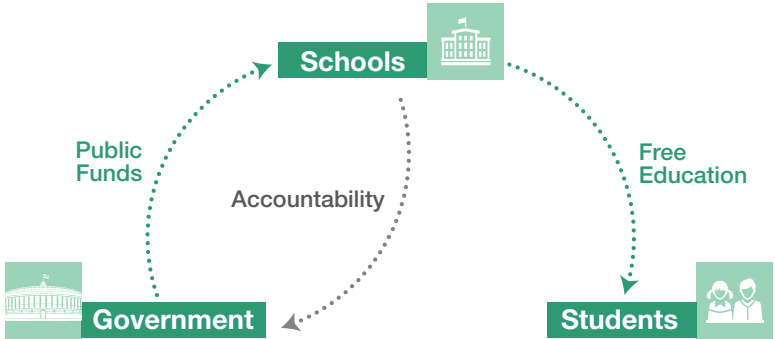
A **voucher** offered by the government can cover the full or partial cost of education at a school of the student's choice. The schools collect vouchers from the students, deposit them in their bank accounts and the banks credit the school accounts with equivalent money while debiting it from the account of the government.

**Cash** can be transferred to the student to cover the fees of the schools or as an incentive conditional on attendance or performance. DBT reduces leakages by efficiently targeting beneficiaries. For instance, LPG cylinders are sold at market prices whereas the associated subsidy is transferred directly to beneficiary bank account. Through removal of fake LPG connections, the scheme enabled savings of Rs. 14,000 crores in 2015 (Times of India 2015).

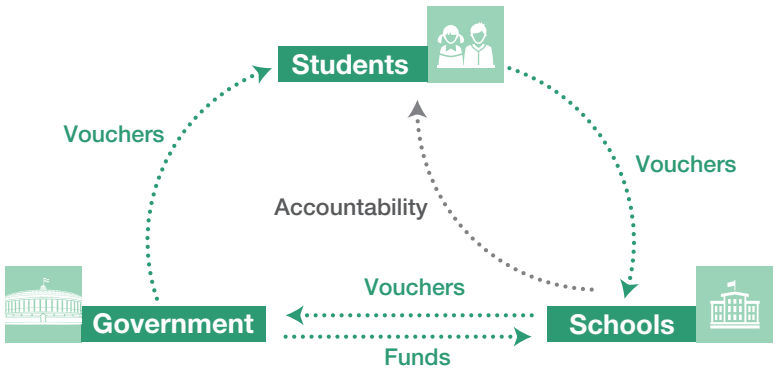
A per student funding model alters the structure of education financing while facilitating parental involvement in choosing the school for their child. It also allows efficient usage of funds by inducing competition among government schools and across government and private schools. Schools must compete even for enrolment of low-income children. This shift in power pushes schools to continuously align their services with the needs of the market segment they address. It will allow innovations within education delivery and the flourishing of different kinds of schools, enabling them to reach, retain and educate children from different socio-economic backgrounds.



## EXISTING MODEL OF FUNDING



## VOUCHER MODEL OF FUNDING



# Why Vouchers?

This section discusses the suitability of vouchers in the Indian education space, especially in the light of some of the issues we are facing such as poor learning outcomes, high drop-outs and access to secondary schools.

## Learning Levels

The article 26 of the UN Declaration states that the parents have the primary right over the education of a child. Direct transfer of subsidy from the state to the parents allows parents to exercise this right by picking a school of their choice for their children. The transfer of economic power enables a parent to monitor the performance and exercise some accountability on the school. For instance, if a parent is dissatisfied with a school, he/she can move his/her child to a better school.

Instead of inspectors monitoring school performance, vouchers wempower each and every parent to evaluate how well a school is suited to the needs of their child. While the primary objective of vouchers is to empower parents and make schools responsive to parents and students on all fronts, it has an indirect bearing on learning outcomes.

## Universal Declaration of Human Rights, Article 26: Choice as an International Human Right

1. Everyone has the right to education. Education shall be free, at least in the elementary and fundamental stages. Elementary education shall be compulsory. Technical and professional education shall be made generally available and higher education shall be equally accessible to all on the basis of merit.

2. Education shall be directed to the full development of the human personality and to the strengthening of respect for human rights and fundamental freedoms. It shall promote understanding, tolerance and friendship among all nations, racial or religious groups, and shall further the activities of the United Nations for the maintenance of peace.

3. Parents have a prior right to choose the kind of education that shall be given to their children.



## BENEFITS OF VOUCHERS

### Parental Choice

Vouchers empower parents to choose a school for their children. When parents are accepted as the primary provider for the child in all matters—health, shelter, development—why not education?

### Incentivises Schools

Vouchers can serve as a catalyst to motivate schools to enrol and retain students.

### Equality of Opportunity

Vouchers expand opportunities for students from all backgrounds to access a variety of schools. Well-to-do parents can choose to send their children to public or private schools. Why not extend this choice to all?

### Competition

Vouchers will inject competitive forces into the Indian education space. Reallocation of students to better schools will drive non-performing schools to adapt or shut down.

## **Gross Enrolment, Retention and Transition Rate**

Often children are absent owing to financial problems that require them to work or take care of siblings while their parents work. Parental incentives such as cash transfers, conditional on meeting set attendance and performance standards, have worked globally to increase enrolment rate, attendance, retention and pass rates. In Bangladesh (elaborated in Section 3), the provision of stipends and tuition fee expenses actually reduced the gender gap and drop-outs in secondary education.

## **Access to Secondary Schools**

While vouchers or direct cash transfers enable parents to pick a school of their choice, it also facilitates optimal utilisation of excess capacity in existing private schools and incentivises the development of new schools in areas where few exist. For instance, in the Philippines (elaborated in Section 3), the government contracted excess capacity in privately run schools by funding students willing to pursue an education in private schools.

Public-private partnership in particular through funding students to aid the establishment of new schools will also allow cost-efficient utilisation of public money. In Washington DC, the cost of a private school voucher is USD 8,500 a year compared to USD 17,500 per student in government schools. In the Indian context, research conducted in Andhra Pradesh demonstrated that private schools produced similar or better learning outcomes at a significantly lower cost (Muralidharan and Sundararaman 2013).

## **Government Schools**

With the introduction of vouchers, government schools will face financial implications for losing or attracting students. Such a structure would drive schools to be responsive to the needs of students to sustain themselves. For

schools to adequately respond to parents and children by improving the learning environment and outcomes, autonomy is crucial in matters of finance and operations.

Supply-side flexibility, which enables failing schools to shut down, good schools to expand and new schools to emerge, is a key factor in ensuring improvement in the performance of government schools. Each school will be accountable to parents who will monitor school performance through vouchers.

Funding through vouchers facilitates healthy competition between different schools to attract and retain students. For instance, in a nationally representative sample, the number of private schools was higher in areas where government schools have high teacher absenteeism rates (Kremer, et al. 2004). A system where students can freely choose among schools will put pressure on schools to address the various needs of parents and children.

# Global Experience

There are several voucher programmes across the world; each designed differently to meet local needs. Some are universal while others target specific communities. Some only allow for vouchers for state schools whereas others allow for-profit schools to receive vouchers. Countries at different stages of development such as Chile, Ivory Coast, Sweden, USA, Denmark, Pakistan and the Czech Republic have utilised vouchers. In this section, we have covered a few examples briefly to give an overview of the various ways to implement vouchers and their potential impact on the education system.

## Global Experiments with Direct Benefit Transfers

### CASE STUDIES

#### CASH TRANSFER

Bangladesh

#### VOUCHER

Hong Kong

Pakistan

Philippines

Sweden

# Bangladesh



CASH TRANSFER

**SCHEMES:** Female Secondary School Assistance Program (FSSAP), FSSAP II, Secondary Education Quality and Access Enhancement Project (SEQAEP)

**WHEN:** 1993-present

**WHERE:** 121 districts with poor economic development, low female literacy, and attendance level

**WHAT:** Bangladesh combined public funding and private provision for secondary education delivery.

**1993-2001:** The first program, FSSAP, aimed to raise girls' enrolment through a provision of tuition fee expenses and monthly stipends. The tuition fee was transferred to the school directly; the stipend was transferred directly to the girls' saving account (World Bank 2003). The stipend amount ranged from USD 12 for Grade 6 to USD 36 for Grade 10 (Liang 1996).

Girls were qualified to receive benefits from Grades 6-10 conditional on:

- 75% or higher attendance.
- 45% or higher score in final exams.
- Remaining unmarried throughout completion of senior secondary.

**2001-08:** The next project, FSSAP II, focused on three indicators: education quality, access for girls, and management and accountability at the school level. Girls from disadvantaged areas received a higher stipend amount. Besides the conditions in FSSAP, three additional requirements were introduced:

- New admissions only in Grade 7 and 9.
- Girls studying in Grade 10 must have registration at Board of Intermediate and Secondary Education (BISE) and Bangladesh Madrasah Education Board (BMEB) and extension of the 45% marks criterion for half yearly exams as well.



**2008-Present:** The focus of SEQAEP is to improve education quality, monitor learning outcomes, and increase access and equity. This program provides stipends to both poor boys and girls and grants incentives to schools, teachers, and students in project schools. SEQAEP beneficiaries receive USD 20-40 a year based on the Grade (World Bank 2012).

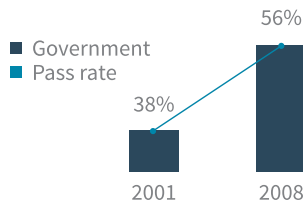
Conditions for students include:

- 75% average attendance.
- Pass grade in final examinations.
- Remaining unmarried until completion of Grade 10.

## IMPACT

- **FSSAP** doubled enrolment of girls in secondary school from 442,000 in 1994 to over 1 million by 2001.
  - The gender ratio in secondary schools reversed from 55:45 in 1994 to 45:55 in 2001.
  - The number of women marrying before 18 reduced significantly (World Bank 2003).
- **FSSAP II** led to improvement in pass rates, enrolment, and school infrastructure (World Bank 2008).

Figure 5: Growth in Partner School and Pass Rate – FSSAP II



Source: World Bank 2008

Hong Kong



VOUCHER

**SCHEME:** Pre-primary Education Voucher Scheme (PEVS)

**WHEN:** Launched in 2007

**WHAT:** Hong Kong initiated the PEVS to enhance access, affordability, accountability, and quality at the pre-primary level.

Only not-for-profit kindergartens offering local curriculum are eligible. The Education Bureau (EDB), the nodal agency responsible for education, defines the fee ceiling and approves any increase in the amount charged. Pre-primary schools also receive rent reimbursements in some cases (Education Bureau, Government of Hong Kong 2016).

For 2016-17, a student can receive up to USD 23,230 (The Government of Hong Kong 2016-17). Any difference, in case the fee is higher than the voucher amount, is paid by the parent. Schools are free to charge for other facilities; the acquisition of which is voluntary for the parents. Those who require fee subsidy over and above the specified amount to meet miscellaneous expenses can apply under the Kindergarten and Child Care Centre Fee Remission Scheme (KCFRS) .

### **IMPACT**

- Although pre-primary education is not compulsory, nearly 100% of 3-6 year old children attend pre-primary programmes (Wong and Rao 2015).
- Direct financial subsidy increased from 50% (under Kindergarten and Child Care Centre Subsidy Scheme before 2007) to 85% of all kindergarten students.
- Increased restriction on operations, fee charged and quality standards set by the government, 37% (280) of all kindergartens incurred net deficits in 2010-11 (Hong Kong Audit Commission 2013).

### **LATEST STATS (2015-16)**

Students Participating: **185,398**

Partner Schools: **872**

Pakistan



VOUCHER

**SCHEME:** Education Voucher Scheme (EVS)

**WHEN:** Launched in 2006

**WHERE:** Rural and urban slums of Punjab

**WHAT:** The Punjab Education Foundation (PEF) in Pakistan promotes and helps students to enrol in private schools through three programs:

- 1) Foundation Assisted Schools Program (FAS), launched in 2005, supports private schools.
- 2) EVS, initiated in 2006, issues vouchers to students.
- 3) New School Program (NSP) promotes the establishment of new schools. EVS targets 5-16 year old out-of-school children, drop-outs, children engaged in income generating activities, orphans and children from less affluent families. Children are identified and registered by a third party organisation. Parents can use the vouchers to enrol in any of the EVS partner schools.

The scheme pays PKR 550-1,100 based on the level of education. If there is a difference in the fees charged and the voucher amount, a parent has to pay for the difference.

The following conditions apply to the selected schools:

- For- and not-for-profit organisations with a minimum of three years of experience.
- A Quality Assurance Test (QAT) is conducted bi-annually by an independent third party. 50% of enrolled students are required to score over 40% in the test (Punjab Education Foundation 2015). A partner school gets two consecutive chances to clear the test; failing to do so results in termination of the contract (Punjab Education Foundation 2015).

## IMPACT

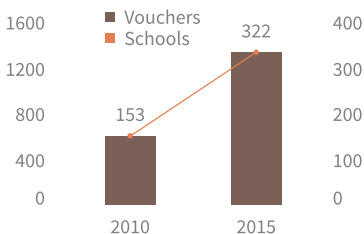
- **Expansion:** In January 2016, the programme ran into its 15th expansion phase and aimed to reach an additional 1,25,000 children via 470 recently partnered schools (Daily Frontier Star 2015).
  - A similar scheme—Iqra Ferogh-e-Taleem Education Voucher Scheme—was launched in six districts of Khyber province in November 2015 (Ashfaq 2015).
- No dropouts in EVS schools; in public schools, the drop-out rate is 40% by Grade 4 (Malik 2013).
- Decrease in child labour as children previously working—especially girls engaged in household chores—have begun attending school (Malik 2013).
- In a controlled trial, enrolment in villages with PEF supported private schools increased by 30% compared to those without it. Students fared significantly better in Math and language tests (Das, Pandey and Zajonc 2013).

## LATEST STATS (2015)

Students Participating: **300,000+**

Partner Schools: **1,362**

Figure 6: Growth in Voucher Distribution and Number of Schools



Source: Punjab Education Foundation 2015

# Philippines



VOUCHER

**SCHEME:** Education Service Contracting (ESC)

**WHEN:** Launched in 1989

**WHAT:** This project aims to ensure ‘viability of private education as a key partner in the delivery of basic education’ and prevents overcrowding in public schools (Department of Education 2016). It subsidises education for students who want to study in private secondary schools (Grades 7-10). Students from public elementary schools are preferred. A student is required to pass the basic assessment test conducted by the private school.

The subsidy, varying from PHP 6,500-11,000 depending on the location and Grade, is paid directly to the school chosen by a student. To qualify for the scheme, recognised private schools should be of Level I or higher accreditation by the Federation of Accrediting Agencies of the Philippines (FAAP) or with a minimum rating of 2.0 in ESC Certification Programme carried out by the Private Education Assistance Committee (PEAC) (The Civil Society Network for Education Reforms; Teachers and Employees Maminturan; Development Foundation Inc.; PUSAKA; USM-ACES Kabataan Kontra Kahirapan; Philippine Human Rights Information Center 2016).

### **LATEST STATS (2015-16)**

Students Participating: **910,677**

ESC Beneficiaries to Total Enrolment: **78.6%**

Schools Participating: **2,776**



**SCHEME:** Senior High School (SHS) Voucher Program

**WHEN:** Launched in 2016

**WHAT:** The SHS Voucher Program extends the existing 10-year system into a 12-year system by introducing two years of SHS. Its primary focus is to enable choice, outside of Department of Education (DepEd) schools, for Grade 10 completers to pursue courses that suit their requirements. Students who have completed Grade 10 from DepEd and ESC scheme are automatically eligible for it. Applications of students from private Junior High Schools (JHS) are subject to review and approval.

The voucher amount varies from PHP 8,750-22,500 depending on where the student is from—public/DepEd or private JHS—and the location of the chosen private SHS. Students from state JHS receive 100% of the subsidy amount; private junior high school students receive an 80% subsidy. Any student who has enrolled in state or local university receives 50% of the subsidy. In case the fee is higher than the voucher amount, the student is expected to pay the additional amount (Department of Education 2015).

### **IMPACT**

80,000+ students have enrolled for the year 2016-17, on top of automatically approved public and ECS JHS students (Ronda 2016).

Sweden



VOUCHER

**SCHEME:** Universal Voucher System

**WHEN:** Launched in 1992

**WHAT:** The distinctive feature of the Sweden model is its universality: every child in the 7-19 years age bracket, irrespective of the family income, qualifies for a voucher. It introduced a voucher system for primary and secondary education (Grades 1-12) for every child in the 1990s. The regulatory framework in Sweden does not impose many restrictions on who can run/own a school. No prior experience is required to run a school, and for-profit schools are accepted entirely. However, over the years since the introduction of the scheme, the regulations on new entrants have increased (Hinnerich and Vlachos 2016).

All Swedish schools, whether run by municipalities or by private providers, are funded based on the number of students enrolled. The voucher amount differs from student to student and for each municipality, as each evaluates its cost and budget independently. Pre-schools are also funded by the municipality. However, they are allowed to charge extra money to cover their costs, unlike compulsory education schools.

## **IMPACT**

13% of students at the compulsory level of education, between Grades 1-10, attend voucher schools. The number of students attending upper secondary schools (Grades 10-12) has increased from 0.5% in 1992 to 25% in 2012. Approximately 85% of upper-secondary students are enrolled at for-profit schools, operating as a part of larger school corporations (Hinnerich and Vlachos 2016).

There are a variety of observations and research results on the impact of the voucher scheme on students' performance in Sweden. This debate has stemmed from the sharp fall in Sweden's performance in PISA over 2000-12. Given the wide-ranging reforms in the education sector, to single out any one factor for the decline in performance is unfitting. Many reports have pointed out several

factors that have contributed to the decline such as poor school discipline, modified teaching methods, replacement of lectures with ‘individualised’ education. Moreover, the decline is across all socio-economic classes and for all schools. There is no considerable difference in the performance of public and private schools (OECD 2015).

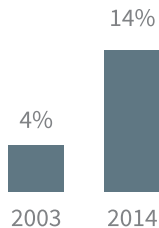
A key research demonstrates that the states with high growth of private schools have manifested improved learning achievement in municipal schools as a result of increased competition and pressure on these schools. Their search finds no impact of voucher schools on the decline of Sweden’s results. It notes that positive results began to manifest only after a few years of the reforms (Böhlmark and Lindahl 2015).

### LATEST STATS (2014)

Students Participating: **14%**

Voucher Schools: **793**

Figure 7: Growth in Private Schools



Source: OECD 2015

# Indian Experiments

SCHOOL VOUCHERS

In this section, we will cover the various research and pilot projects along with existing schemes in India to develop an understanding of the ways to implement and potential impact of a per student funding model.

## Indian Experiments with Direct Benefit Transfers

CASE STUDIES

### CASH TRANSFER

Orissa

### VOUCHER

Andhra Pradesh  
Delhi  
Rajasthan  
Uttarakhand

### SCHOLARSHIP

Post - Matric Scholarship Scheme

### REIMBURSEMENT

Children Education Allowance  
Free Coaching and Allied Scheme

## Andhra Pradesh

**WHO:** The Azim Premji Foundation and the World Bank, under the umbrella of Andhra Pradesh Randomized Evaluation Studies

**WHERE:** 5 districts across 180 villages of Andhra Pradesh with at least one recognised private school

**WHEN:** 2010-14

**WHAT:** A Randomised Control Trial (RCT) was conducted where parents of children enrolled in public schools were invited to apply for vouchers to attend private schools. 90 villages were allotted vouchers based on a lottery system. 23% of all government school students in the chosen villages moved to private schools.

Participation of private schools was voluntary but with the sole condition that they could not handpick students and had to accept all students who applied. The voucher amount included costs of the fee, textbooks, workbooks, notebooks and stationery, and school uniforms and shoes. The voucher amount was determined to be higher than the fee in 90% of all participating private schools.

### IMPACT

At the end of five years, a total of 1,005 students were availing vouchers.

- Voucher students scored marginally better when averaged across all subjects.
- **Telugu:** There were no significant differences in private and public schools, but private schools spent less time on it.
- **English:** Voucher students performed better than their counterparts in government schools.

- **Math & EVS:** In Telugu medium private and public schools (who were not subject to any change in medium of instruction), the performance was significantly better for those attending private schools (Tooley 2016).
- The **average cost per student in private schools** was one-third of that in public schools. Private schools also evidenced a longer school year and the lower student-teacher ratio (Muralidharan and Sundararaman 2013).

## Delhi

**WHO:** Absolute Returns for Kids (ARK) initiated a pilot programme Ensure Access to Better Learning Outcomes (ENABLE) in partnership with Centre for Civil Society (CCS)

**WHERE:** Shahdara, Delhi, which has a significant population of minority/low-income groups

**WHAT:** An RCT was conducted with 100 schools after assessment of 313 local schools across 23 wards. Lottery shortlisted 815 students. All students were assessed in English, Hindi, and Maths at baseline and again after two years.

5-7 year old out of school children, or those enrolled in government/unrecognised private schools with a family income of less than Rs. 8,000 per month, were eligible. There was funding up to Rs. 7,300 annually to cover tuition fees, the cost of books, uniform and meal.

### IMPACT

- There was a positive and statistically significant impact on English, with voucher students scoring 2.2 points higher.
- There were no differences in performance in Hindi or Maths.

- The program was also particularly effective in improving girls' performance in the treatment group; they not only outperformed the girls in government schools but also outperformed their male counterparts in the treatment group (Dixon, Wolf and Egalite 2015).

## QUICK STATISTICS

Children Benefited: **815**

Partner Schools: **100**

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**WHO:** Centre for Civil Society

**WHERE:** 64 wards from the East, Central, North-East and North-West districts of Delhi

**WHAT:** An RCT was conducted; vouchers were awarded to 408 students by lottery. There were three control categories for learning assessments tests: 371 voucher students, 371 private school students and 371 government schools students.

Students who completed Grade 6 or below in a government school in the previous academic session were eligible.

Funding of Rs. 3,600 annually for a minimum of three years.

## IMPACT

- **Take up:** 63.1% of the voucher beneficiaries moved from a government to a private school after receiving the voucher.
- **Performance:** Voucher children performed better in comparison to students studying in private and government schools in English, Mathematics and Hindi in all Grades.



- **Satisfaction level:** 90% of the voucher beneficiaries were happy with the learning progress of their child, teachers and the discipline in the school. 83.1% of parents of children in government schools were satisfied with the learning progress of their child, 80.9% with the teachers and 75.5% with the discipline in their child's school.
- **Infrastructure:** 15-16% of the parents of the voucher beneficiaries reported inadequate infrastructure at school. For government schools, the number stood at 28% (CMS Social 2009).

## Orissa

**WHO:** State Government

**WHEN:** 2012-16

**TARGET:** SC and ST girls were the primary beneficiaries. The scheme was expanded to include SC and ST boys, and girls from economically backward communities.

**WHAT:** Post-matric funding of Rs. 2,000 per month for a year for girls and Rs. 1,200 for boys—conditional on 75% or above attendance. The amount is transferred from the state treasury to the student's account.

### IMPACT

- Attendance rates increased from 75% to 84%.
- Enrolment increased by 12%.
- Pass rate went up from 64% to 75% for SC girls and from 68% to 80% for ST girls.

## Rajasthan

The policy was announced in 2008, however, not implemented. It serves as a good example of how a school voucher plan could be structured.

- **Gyanodaya Yojana, Public-Private Partnership (PPP)** in Schools: Private players to be given the freedom to establish and manage 50 senior secondary (Grades 6-12) schools in areas where no such schools exist. The scheme was to be implemented in 10 districts in Udaipur and Ajmer. The government assured assistance with land and capital. The school could generate revenue from voucher and non-voucher students.

- **Shikshak ka Apna Vidyalaya:** The scheme, planned for rural and backward areas, allowed trained unemployed teachers to adopt government schools with very less enrolment or to build new ones with state assistance. All children living within a radius of 3 km could access these schools with vouchers. Such students to constitute 50% of the school strength.

## Uttarakhand

**WHO:** State Government

**WHEN:** 2007-14

**WHERE:** Initiated in Dehradun and later expanded to Nainital and Haridwar in 2008-09.

**WHAT:** Pahal aimed to impact educational achievements of out-of-school children by enrolling them in private schools. It was introduced in areas with no government schools within a radius of a kilometre.

6-14 years old who have been out-of-school for at least a year, never enrolled, or do not have access to a government school within a radius of 1 kilometer were eligible. Student identification was done on the basis of household surveys. Recognised private schools running for at least two years were eligible.

**They must also meet the following criteria:**

- 1) Be within a kilometre of urban slums.
- 2) Have adequate infrastructure.
- 3) Be ready to cover all cost over and above the allocated amount.
- 4) Accept annual external/internal assessments to measure learning outcomes.

The scheme provided Rs. 3,000 per student annually. In return, the school offered textbooks, uniforms, remedial teaching, computer education and other co-curricular activities.

**IMPACT**

- The scheme featured under ‘Best Practices’ in Sarva Sikhsha Abhiyan (SSA) Evaluation Report 2016.
- Over 2007-09, 1,371 students were enrolled in partnership with 20 schools (Bhattacharyya 2014).

## Children Education Allowance

**WHO:** Pre-school and K-12 education allowance for Central Government Employees

**WHAT:** Quarterly fee and hostel reimbursement up to Grade 12 for enrolment in preferred private or government school.

Children of all central government employees qualify for the scheme except defense personnel, railway workers, or those employed on ad-hoc, contract or part time basis. It is valid for students enrolled in institutions affiliated to any Board or recognised organisation, whether in receipt of government aid or not.

Reimbursement of educational expenses up to Rs. 18,000 annually per child for two dependents for K-12 education. Also, there is a hostel subsidy of Rs. 4,500 per month. The ceiling for disabled children is double at Rs. 36,000 and Rs. 9,000 respectively (Press Information Bureau 2014).

## Free Coaching & Allied Scheme

**WHEN:** Launched in 2001

**WHAT:** The program provides financial assistance to students from SC, OBC, and minority communities to avail coaching for competitive exams from select private or public institutes.

The empanelled institutes should comply with certain requirements with respect to the number of teachers, infrastructural facilities, experience, and success rate. The state governments send a list of 5-10 coaching institutes that have produced good results successfully. These institutes are then reviewed and shortlisted by a selection committee.

Following conditions are applicable:

- The student must belong to minority communities/SC/OBC with an annual income less than Rs. 300,000.
- Should score required percentage in the qualifying examination necessary for admission into the university.
- Be present in all classes.
- Coaching can only be availed once irrespective of the number of attempts.

Selected coaching institutes receive full reimbursement subject to a maximum ceiling of Rs. 20,000 per student. Besides fee refund, students receive a maintenance allowance of Rs. 3,000 and 1,500 per month for outstation and local students respectively.

For SC and OBC category, the union government will now bear the full cost of coaching (Minority Affairs 2015).

## Post-Matric Scholarship Scheme

**WHEN:** Launched in 2006

**WHAT:** Reimbursement of tuition fee for students from minority and economically underprivileged communities to study in a government or private higher secondary school/college/university.

Girls receive 30% of scholarships. If sufficient eligible girls are not available, the balance scholarship goes to boys. Below Poverty Line (BPL) students, having the lowest income, are preferred, and the fee is credited directly to the student's bank account.

Awarded to students who have scored at least 50% marks in the final examination and whose annual parental income from all sources is less than Rs. 200,000. The admission and tuition grant vary from Rs. 3,000-7,000 annually. The maintenance allowance ranges from Rs. 380-1,200 per month (Scholarships 2015-16).

# Critique of Vouchers

Based on the existing literature on vouchers and its impact on overall education ecosystem, we have discussed four prominent criticisms in this section.

## **Information Asymmetry: Parents can't Tell**

Proponents of vouchers see vouchers as powerful instruments that enable parental choice and competition among schools, consequently making all schools efficient and responsive to the needs of the students. Opponents of school choice, however, argue that parents of children from low-income families might not possess the ability to make an informed decision about the right school for their children, creating imperfect competition. In the absence of informed parents, we might see a fall in education quality.

Information asymmetry exists between schools, parents and policy makers. It stems from the difficulty in directly monitoring a school's endeavour in providing quality education. Although it can be done retrospectively through assessments, a continuous evaluation and monitoring of a school's effort is cumbersome and expensive, and therefore, is not an established practice. Asymmetrical information goes for both private and government schools. Ferreyra and Liang (2012) have argued that the motivation to underperform is prevalent more in government schools owing to 'limited competition and fixed funding'.

If information asymmetry is a problem, information can be made publically available to parents. Developing a ranking of all schools along with assessment results can enable parents to make an informed decision for their child. Moreover, uneducated parents often assess a school's quality through some clear observable indicators such as discipline, teachers, student performance, headmaster profile and facilities.

A study in Pakistan examined parents' perception of schools against objective

test scores in English, and it was discerned that “when parents say a school is good, it usually is.” It is possible that parents judged a school solely through observable factors. However, the study pointed out that “the relationship between household ranking and test scores of children in the school remain significant after controlling for all observable characteristics of the school.” Also, illiterate parents were noted to be equally adept as literate ones in assessing a school which questions the conventional assumption about poor parents’ ability to measure a school’s quality (Andrabi, et al. 2008).

Sahlgren (2013) argues, ‘the question is not whether different suppliers would be monitored perfectly by parents in an education market, but rather whether allowing competition among different types of schools would allow for better monitoring of all schools’. A combination of parental control through vouchers and government monitoring through independent assessments combined with widely available information on schools can sufficiently counter information asymmetry.

### **Vouchers do not Solve Problems of Segregation**

For vouchers to improve overall education quality and parental satisfaction, it is necessary that schools compete by improving performance and not by cream-skimming better performing students. Opponents of school choice often argue that vouchers reinforce patterns of economic and social segregation. Evidence from Chile, where schools can select students based on their performance, students from lower-income families often do not get access to quality schools.

However, the evidence on ‘peer effects’ is mixed with some studies suggesting that students learn better with those at similar ability levels. This could render the possibility of redistribution of students according to learning level leading to a fall in overall standards unlikely. Moreover, the question is whether the adverse effects of segregation exceed the gains accrued from parental choice and competition (Sahlgren 2013). Hoxby (2003) writes, ‘...the gains and losses

from reallocation might be nothing more than crests and valleys on the surface of the much higher water level.'

A possible solution to prevent segregation is to have differentiated funding for children from low socio-economic background that induces schools to enroll students from all backgrounds.

### **No Substantial Gains in Learning Outcomes**

The impact of vouchers on students manifests in different ways including academic and non-academic factors. It's hard to generalise the findings of one study as it is contextual and dependent on multiple factors such as the design of the scheme, implementation, monitoring, pedagogy and other elements. While voucher might not directly impact learning outcomes, it has an indirect bearing on it through improving market competition. The literature on the impact of vouchers on learning outcomes shows mixed results with either positive or marginal gain of vouchers on student performance. However, there is a unanimous agreement that rarely ever has vouchers caused a fall in learning outcomes.

### **Privatisation of Education**

Critics of school choice often confuse provision of vouchers with the privatisation of education. Privatisation refers to handing over state functions to the private sector. However, introducing vouchers or any other model of per student funding does not imply a relinquishment of state responsibility in ensuring access to education. It only enables parents to make a choice between government and privately run schools and drives competition among schools. The state continues to support education through funding and running schools. The only difference is that government schools compete with private schools for funds and students instead of operating in a vacuum.



# Way Forward

How can a non-school choice system be smoothly changed to a school choice one? Since it is a systemic change, it can start with pilot projects and then grow in scope and size. Such voucher pilot projects can be structured to suit the needs of particular areas or communities, in the following ways:

## Underserved Groups

Target drop-outs, EWS, SC/ST/OBC/ minorities, differently abled children and children living in peri urban areas.

Schools will receive money only if students stay and learn ensuring schools continually endeavour to retain students.

## Underserved Areas

Voucher pilots can be initiated to support private schools in areas where no government school exist.

The government can capitalise on interested groups and individuals by guaranteeing funding for 50-75% of students in new schools.

## Incentivise Government Schools

New government schools can be given more autonomy in their operations by funding on a per-student basis.

The performance of existing government schools can be improved. As a school attracts more and more voucher students, a proportion of the amount can be given to schools as an effective incentive.

## Teacher/Principal Training

Vouchers can be offered to teachers and principals of all schools to encourage personalised and need- based coaching (not mass training).

## Conclusion

Nor do the spokesmen for these organizations ever explain why, if the public school system is doing such a splendid job, it needs to fear competition from nongovernmental, competitive schools or, if it isn't, why anyone should object to its "destruction."

└ Milton Friedman 1990

The interests of students should be at the centre of education reforms. The government policy narrative around a student-centric system is merely paying lip service, and the system continues to serve the interests of adults—politicians, bureaucrats, contractors and service providers, teachers and teacher unions. The typical reforms suggested for government schools—better buildings and smart classrooms, higher teacher salaries and more mass training of teachers, reducing the teacher-pupil ratio, more benefits to students to hold them as captive customers are all serving the adults in the education system.

DBT can revolutionise the education system and make it work directly in the interests of students. In fact, several DBT schemes have been working for decades for the employees of the government as tuition and hostel cost reimbursement. Even though central government employees have access to higher quality Kendriya Vidyalayas, they are empowered to choose a private school with government bearing the cost. Why is this option not available to other citizens, particularly those who do not have the means to access private schools? What could justify this discrimination?

DBT will create choice for the parents and competition among the schools. If this is combined with better information to parents to make informed decisions and increased autonomy for schools (particularly government schools) to innovate, then each child will be able to get personalised education. There is a broad consensus that one-size-fits-all approach does not serve each unique child; we need to move towards personalisation or customisation of education. Individualised education is the type of education that princes, princesses and nobility received. With DBT-based reforms, each child can receive royal education.

As the UN Declaration of Human Rights clearly states, parents have a prior right to choose the type of education their children receive. We now have the means and the technology to fulfill this commitment. Let's not waste the lives of one more generation of children.

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## ABOUT THE AUTHORS

Ritika Shah is a Research Associate at Centre for Civil Society. She holds a bachelors in Economics from Delhi University.

Parth J Shah is the Founder President of the Centre for Civil Society. He holds a Ph.D. in Economics, taught at the University of Michigan and been a visiting faculty at JNU, Delhi and MS University, Vadodara. He is a member of the education taskforce of the governments of Delhi and Karnataka and serves on the Senate of the Central University of Himachal and Tamil Nadu.

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*Social Change Through Public Policy*

A-69, Hauz Khas, New Delhi - 110 016

Tel: +91 11 26537456/ 26521882/ 41607006/ 41629006

Email: [ccs@ccs.in](mailto:ccs@ccs.in)

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