

**Socioeconomic background of the learners' households
and the issue of financial sustainability: The case of
BRAC primary schools**

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Abstract

The study attempted to know the socio-economic condition of the community around school, their perception, views and opinions about BRAC primary schools and their quality; and people's willingness to pay for education. The study was conducted in two BRAC primary school areas of Rangpur and Modhupur having good and not so good performance respectively in paying fee. A census with about 400 households around each of the sample schools and group discussions with different groups were done for the purpose using structured questionnaire and checklists. The study reveals that household average education and annual income levels are found to play influential role in keeping the household regular or irregular in paying tuition fee as well as making them willing to pay for education. It is also observed that the proposed rate of tuition fee in BRAC primary schools is reasonable or even lower compared to private cost of primary education in Bangladesh and fee in other fee-paying schools in the locality. A significant proportion of the community around the schools is willing to pay the amount the BRAC primary schools proposed. However, BRAC primary schools could not attract much of the households those are socio-economically potential households for BRAC primary schools. Potential client for BRAC primary schools may be the households having average education of five or more years of schooling with (i) fair amount of land with service or business as main source of income and have more than one sources of income, or (ii) big land holding with agricultural work as main source of income and have more than one sources of income. Moreover, the study reveals a need for well-designed publicity about the schools and developing the schools in some aspects of those community people perceived as the characteristics of a good school.

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Introduction

BRAC has been operating primary education programme since 1985. It operates two models of schools. The first model is known as Non-formal Primary Education (NFPE) where learners are taught curriculum of five-year primary cycle within four years. The second model is called Basic Education for Older Children (BEOC) where learners are taught primary curriculum in three years. BRAC Education Programme (BEP) is presently running about 34,000 schools of these types successfully throughout the country where about 1.1 million children are attending. The success of non-formal programme, and experience gained over more than one and a half decades have prepared BEP to begin a formal primary school programme.

BRAC primary schools

BRAC started the formal primary-school programme in 1999 with 10 primary schools across the country. Another primary school was established in 2000. The objectives of this program are to assist the government to provide compulsory primary education; improve the quality of primary education through innovative teaching methods; motivate others to adapt or learn from BRAC's formal primary education experience; improve the quality of teachers' training and education; and provide a supplementary education programme to that which is provided by the government.

Each of the BRAC primary schools comprises of a newly built building which has five classrooms, one library room, one teachers' common room, toilets, and a playground along a tube-well. The course duration in these schools is five years. In addition to this five-year curriculum, a pre-primary year has been included in the programme for children aged 5- 6 years (BRAC, 1999).

The children attending these schools are local residents belonging to both the poor and well-off families of the communities around the schools. Female learners are preferred. There are 40 students and a teacher in each class to ensure the quality of education. At

present 2,073 students are attending in these schools from pre-primary class to class V except one school. From now on students will get admission into these schools only in pre-primary class.

BEP has appointed 55 teachers (all female) for these schools. To encourage the involvement of women in education, preference has been given to female teachers. The teachers are the residents of the local community who receive a monthly honorarium of Tk. 600. The teachers must be within the age group 20-30 years and should have a minimum educational qualification of SSC (Secondary School Certificate). These teachers receive a 15 days basic training and three days orientation before joining the schools. After opening of schools the teachers receive a one-day refreshers course every month. Moreover, all the teachers receive a six-day in-service training at the beginning of each academic year. Staff involved in this programme also receive training and orientation in this regard.

The contact hour for pre-primary class is three hours and for other grades three-and-a-half hours a day. Each grade in these schools is operated through a 12 months school cycle. On an average these schools remain open 265 to 270 days in a year and follow the BRAC holiday calendar. Continuous evaluation system in the light of NFPE is followed to assess the performance of the students. Besides, three formal examinations in a year have been introduced for assessing students' performance. There is no bench or desk for students in BRAC primary school classrooms. The classrooms are organized in the same way as in non-formal schools - with children forming a semicircle. Singing, dancing and other co-curricula activities are encouraged in these schools like non-formal schools.

BRAC primary schools follow the government curriculum and competencies but the textbooks used for pre-primary through class III are the same as used for the non-formal schools. Government textbooks are used as supplementary. Government textbooks are used as the main teaching materials in classes IV and V. The non-formal education books are used to supplement these.

Initially a nominal fee was charged to cover material cost as well as examination fees. The fee is gradually increased as the grade level goes up. However, the poor students are exempted. In some cases BRAC is facing problem with charging this nominal fee. BRAC is now considering to make these schools financially sustainable in near future. This would result in an increase in the monthly tuition fee to meet the operating cost. This would be approximately Tk. 60 per month per student. This further necessitates an understanding of the socioeconomic background of the learners' households and their willingness to pay for education of their children. This study tried to address these issues.

Objective of the study

The overall objective of the study is to know the socioeconomic condition of the community around the schools; their perception, views and opinions about BRAC primary schools and their quality; and their willingness to pay for education.

The specific objectives are to-

- examine the socioeconomic condition/ background of the community around the school;
- explore community's perception, views and opinion about BRAC primary school and its quality;
- get community's impression about present rate of fee that BRAC primary schools claim and their willingness to pay for education;
- compare BRAC primary school fee with other fee paying school fee in that locality; and
- prepare socioeconomic profile of the potential client households for BRAC primary schools.

Methodology

Area and sample

Two out of 11 schools, one (Rangpur) from the areas having good performance and one (Modhupur) from the area having not so good performance in paying fee, were selected purposively. About four hundred households around each of the sample schools were included in the study. The teachers of the sample schools and concerned staff were selected for interview. Besides, two groups of community people - one from those sending children to BRAC primary schools and one from those not sending children to BRAC primary schools - from each of the sample school area were included in the study.

Data collection methods/techniques and instruments

A number of methods/techniques were used for data collection. These included household survey; interview with staff and other fee-paying school teachers; and group discussion with sample school teachers and community people. A structured questionnaire was used for the household survey, and three sets of checklist were used for data collection from the sample school teachers and staff, community people and teachers of other fee paying schools in the locality. The structured questionnaire consists of household structure, socioeconomic background, schooling of the children, perception, views and opinion about BRAC primary school and its quality, willingness to pay for education, and their fee (BRAC school fee) paying status etc. Checklists consist of view, opinion, problems and suggestions about BRAC primary school and its quality.

Data collection and analysis

Ten Research Assistants (RAs) were recruited and trained accordingly for data collection of the study. The RAs were divided into two groups and collected data from two sample school areas separately. Each group of RAs surveyed about 400 households around the school moving anti-clockwise starting from household nearest to school. They also did

interview with BRAC staff and teachers of other fee-paying schools and group discussion with sample schools' teachers and community people following checklists. Data were processed and analyzed using computer software as well as manually.

Findings

Socioeconomic background of the households and differentials

Table 1 presents the summary of the average education of households by area and household type. Average education of a household was calculated through dividing the total number of year of schooling of household members aged 7 years and above by the number of household members aged 7 years and above. Data revealed that on average the households in the study area have 2.57 years of schooling. Rangpur area had significantly higher (2.99 years) household average education than that of Modhupur area (2.14 years). In both the areas households those were not sending children to BRAC primary schools had comparatively higher household average education than that of households sending children to BRAC primary schools, though these differences were not statistically significant. This indicates that we could not pull the children from more educated households to BRAC primary schools (Appendix 1). It was found that BRAC primary schools could pull students from very few households having household average education of secondary and higher levels. Most of the BRAC primary school households were from households having primary level household average education. A proportion of BRAC primary school households were from households having no education at all (Appendix 1).

Table 1. Average education of households by area and household type

Household type	Area		Both	Level of significance
	Rangpur	Modhupur		
BPS	2.68	2.06	2.37	ns
NBPS	3.07	2.16	2.62	p<0.05
Both	2.99	2.14	2.57	p<0.05
Level of significance	ns	ns	ns	

Note: BPS= BRAC Primary School, NBPS= Non-BRAC Primary School, ns= Not Significant

Among the 165 BRAC primary school households surveyed, 103 (62.4%) household heads had no education at all. This proportion was higher in the case of Modhupur than in

Rangpur area (Appendix 2). Almost same proportion of households was found among BRAC primary school households having household head's spouse with no education at all. This proportion was also higher in the case of Modhupur than in Rangpur area (Appendix 3).

Table 2 shows the average number of school going children by household average education, area and household type. Data revealed that average number of school going children gradually increased as the household average education level increased. It was found that households having no education at all had an average of 0.26 school going children. It was 1.08 and 1.20 respectively for households having household average education of primary and secondary and above levels. These indicate that there was a relationship between household average education level and the possibility of sending children to school. Average number of school going children was found to be comparatively higher in BRAC primary school households than in non-BRAC primary school households, in the case of almost all the levels of household average education. Average number of school going children was found to be comparatively higher in Rangpur than in Modhupur area.

Table 2. Average number of school going children by household average education level, area and household type

H/H average education level	Rangpur			Modhupur			Total		
	BPS	NBPS	Both	BPS	NBPS	Both	BPS	NBPS	Both
Not at all	1.11 (09)	0.18 (72)	0.28 (81)	1.10 (20)	0.10 (115)	0.24 (135)	1.10 (29)	0.13 (187)	0.26 (216)
Primary level	1.71 (65)	0.94 (192)	1.14 (257)	1.76 (54)	0.76 (165)	1.01 (219)	1.73 (119)	0.86 (357)	1.08 (476)
Secondary and above	2.11 (09)	1.26 (62)	1.37 (71)	1.88 (08)	0.73 (38)	0.93 (46)	2.00 (17)	1.06 (100)	1.20 (117)

Note = Figures in the parentheses indicate the number of households;
BPS = BRAC Primary School; NBPS = Non-BRAC Primary School.

Distribution of households by the number of school going children showed that more than half of the households surveyed had no school going children (Appendix 4). About one-third of the households had a single and less than one-tenth of the households had at

least two school going children. Four-fifth of the BRAC primary school households had a single school going children.

To understand household's economic background we collected information on land holding, household head's occupation, household yearly income and sources of income. Land is one of the important means of production that produces income in country like Bangladesh. Table 3 presents the summary of household average land holding by area and household type. It was found that on average households had 70.96 decimal of land that was 86.30 decimal for Rangpur area and 55.26 decimal for Modhupur area. A variation was found between average land holding of BRAC primary school households (57.25 decimal) and non-BRAC primary school households (74.47 decimal). In both areas of Rangpur and Modhupur non-BRAC primary school households had higher average land holding than that of BRAC primary school households.

Table 3. Average land holding by area and household type

Household type	Rangpur (dec)	Modhupur (dec)	Total (dec)
BRAC Primary School (BPS)	63.46	50.95	57.25
Non-BRAC Primary School (NBPS)	92.12	56.37	74.47
Both	86.30	55.26	70.96

Distribution of households according to land holding categories showed that most of the BRAC primary school households had no land at all and/or 50 decimal or less. Seventeen out of 165 BRAC primary school households had no land at all and another 104 had 50 decimal or less (Appendix 5). Although there were fair number of households in the community nearby having big land holding children from very few of them enrolled in BRAC primary schools.

Most (224) of the household heads had agricultural work as their main occupation (Appendix 6), followed by business (170), agricultural labourer (100). This trend was followed in the case of non-BRAC primary school households. However, most (52) of the households among BRAC primary school households had business as main occupation of their heads followed by agricultural work (48), non-agricultural labourer (17), agricultural labourer and rural transport (14).

Table 4 revealed that on an average, households under survey had annual income of Tk. 26,483.37. This average was comparatively higher in the case of BRAC primary school households than non-BRAC primary school households, however, the differences were not statistically significant. Households in Rangpur area had comparatively higher household average annual income than that of households in Modhupur area, and the difference was significant ($p < 0.05$). This indicates a better economic condition of the people in Rangpur area than that of the people in Modhupur area. This might be one of the important reasons that BRAC were facing more problems in charging fees in Modhupur area.

Table 4. Average annual income by area and household type

Household Type	Rangpur (Tk.)	Modhupur (Tk.)	Total (Tk.)	LS
BRAC Primary School (BPS)	33404.58	22544.51	28007.46	$p < 0.05$
Non-BRAC Primary School (NBPS)	29985.50	22102.33	26092.88	$p < 0.05$
Both	30679.35	22192.98	26483.37	$p < 0.05$
Level of significance (LS)	ns	ns	ns	

The findings show that most (283) households had annual income of Tk. 10,000- 19,999 followed by Tk. 20,000- 29,999 (170) and less than Tk. 10,000 (120). Households having annual income of Tk. 30,000 and more constituted about 30% of the total households, however, only 20% of these households were covered by BRAC primary schools. Both the proportions were even less in the case of Modhupur area (Appendix 7).

Average annual income by the main source of income showed that households having producing anything (in this case net production, only one household) as main source of income had the highest annual income (Tk. 98,164) followed by service (Tk. 56,004) and health worker (Tk. 54,000). Households having agricultural labour as main source of income had the lowest annual income (Tk.17,060 average) (Appendix 8). A positive relationship was found between the number of income sources and average annual income. Data revealed that average annual income increased with the increase in the number of income sources (Appendix 9). A positive relationship was also found between land holding and average annual income (Appendix 10). Fair amount of land holding with particular type of main source of income produced higher average annual income as land holding with service or business as main source of income produced higher average annual income than that of land holding with agricultural work as main source of income (Appendix 11).

Respondents were asked to self-assess yearly economic condition of their households and rank these in terms of always deficit, sometime deficit, balance and surplus. It was revealed from the data that more than one-third of the households were belonged to the category of deficit, either always or sometimes (Table 5). About 30% of the households were of surplus, of which only less than one-fifth were covered by BRAC primary schools. This proportion was even less in Modhupur area. These indicate that BRAC primary schools could attract very few of the economically solvent households those could be potential clients for BRAC primary schools.

Table 5. Distribution of household by yearly economic condition (poverty self-assessment), area and household type

Yearly economic condition	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
Always deficit	14.5	12.0	12.5	15.8	11.6	12.5	15.1	11.8	12.5
Sometime deficit	18.1	21.5	20.8	28.1	23.3	24.2	23.0	22.4	22.5
Balance	39.8	38.0	38.4	34.2	32.1	32.5	37.0	35.1	35.5
Surplus	27.7	28.5	28.3	21.9	33.0	30.8	24.9	30.7	29.5
Total	100	100	100	100	100	100	100	100	100

Note: BPS = BRAC Primary School; NBPS = Non-BRAC Primary School.

Perception about BRAC primary school and its quality

About nine-tenths of the households those were not sending their children to BRAC primary schools knew about BRAC primary schools (Table 6). This proportion was lower in Modhupur area than in Rangpur area. Most (61.3%) of these respondents mentioned neighbour as their source and a very small proportion of them mentioned BRAC people and teachers of these schools were their source of knowledge about BRAC primary schools (Table 7). This indicates a poor publicity by BRAC about BRAC primary schools.

Table 6. Distribution of non-BRAC primary school households by their knowledge about BRAC primary school and area

Knowledge type	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Know	310	95.1	272	85.5	582	90.4
Don't know	16	4.9	46	14.5	62	9.6
Total	326	100	318	100	644	100

Note: HH = Households.

Table 7. Distribution of non-BRAC primary school households by the source of their knowledge about BRAC primary school and area

Source of knowledge	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
BRAC people	25	8.1	09	3.3	34	5.8
Teachers	07	2.3	04	1.5	11	1.9
Neighbour	259	83.4	98	36.0	357	61.3
Relatives	12	3.9	19	7.0	31	5.3
Other	07	2.3	142	52.2	149	25.6
Total	310	100	272	100	582	100

Note: HH = Households.

Respondents from BRAC primary school households were asked why did they send their children to BRAC primary schools. About two-thirds of them mentioned that they thought these schools would be good schools as these were run by BRAC (Table 8). A significant proportion (18.2%) mentioned these schools were nearer to their houses compared to other schools, and this proportion was higher in Modhupur area than in Rangpur area.

Table 8. Distribution of BRAC primary school household by the reason for sending children to BRAC primary school and area

Reason	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Motivation	01	1.2	02	2.4	03	1.8
Good school	60	72.3	46	56.1	106	64.2
Free	04	4.8	02	2.4	06	3.6
Nearer	06	7.2	24	29.3	30	18.2
Other	12	14.5	08	9.8	20	12.1
Total	83	100	82	100	165	100

Note: HH = Households.

School quality in terms of quality of education in BRAC primary schools were found to be good as most (58.7%) of the respondents from households perceived quality of education in these schools were good (Table 9). About one-tenths of the households mentioned that BRAC primary school quality was very good. These proportions were

comparatively higher in Rangpur area than in Modhupur area. A significant proportion (36.8%) of the households in Modhupur area were not aware about the quality of BRAC primary school, and this proportion was much lower (13.4%) in Rangpur area.

Table 9. Distribution of households by their perception about the quality of BRAC primary school and area-wise

Quality	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Very good	62	15.2	07	1.8	69	8.5
Good	272	66.5	203	50.8	475	58.7
Satisfactory	19	4.6	42	10.5	61	7.5
Not good	01	0.2	--	--	01	0.1
Worse	--	--	01	0.3	01	0.1
Don't know	55	13.4	147	36.8	202	25.0
Total	409	100	400	100	809	100

Note: HH = Households.

More than 60% of the households indicated that the quality of government primary schools was not good compared to that of BRAC primary schools, and one-third of the households were not aware about this issue (Appendix 12). About 50% of the households mentioned that the quality of private (registered + unregistered) primary schools was not good compared to that of BRAC primary schools. This proportion was higher in Rangpur area than in Modhupur area. Almost half of the households were not aware about this issue (Appendix 13). Three-fourth of the households could not compare the quality of BRAC primary schools and Kinder Garden/other fee-paying schools. About 10% of the households termed the quality of Kinder Garden/other fee-paying schools not good compared to that of BRAC primary schools. About 15% of the households mentioned that the quality of Kinder Garden/other fee-paying schools was either similar (6.2%) or better (8.4%) compared to that of BRAC primary schools (Appendix 14). These indicate positive perception towards the quality of BRAC primary schools.

Households having primary school-age children but not sending them to BRAC primary school were asked why were they not sending their children to BRAC primary school.

More than two-fifth of the households mentioned charging of fee as reason and about 15% complained that BRAC primary school did not admit their children (Table 10). Only 3.3% of the households mentioned that others did not recognize BRAC primary schools.

Table 10. Distribution of households having primary school-age (5-10) children by reason for not sending them to BRAC primary school and area

Reason	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Charging fee	47	49.5	19	33.9	66	43.7
Charging fee but quality is not good	01	1.2	--	--	01	0.7
Teachers' quality is not good	--	--	01	1.8	01	0.7
Not recognized	02	2.1	03	5.4	05	3.3
Do not admit	20	21.0	03	5.4	23	15.2
Other	25	26.3	30	53.6	55	36.4
Total	95	100	56	100	151	100

Note: HH = Households.

Households sending children to BRAC primary schools had positive perception towards the quality of BRAC primary schools. More than 80% of BRAC primary school households mentioned that the quality BRAC primary schools was at that level they expected, and about 10% of the BRAC primary school households mentioned it was more than they expected (Table 11). Only 3% mentioned that it was below their expectation.

Table 11. Distribution of BRAC primary school households by their perception about the quality of BRAC primary schools against their expectation and area

Perception	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Below the expectation	01	1.2	04	4.9	05	3.0
Expected	66	79.5	70	85.4	136	82.4
More than expectation	13	15.7	02	2.4	15	9.1
Don't know	03	3.6	06	7.3	09	5.5
Total	83	100	82	100	165	100

Note: HH = Households.

Payment of fee and its differentials

Table 12 reveals that about one-third of the households paid tuition fee regularly while 57% were irregular and 8% were most irregular. Those who were irregular in paying tuition fee, most (88.8%) of them mentioned short of money as the reason for being irregular in paying tuition fee (Appendix 15).

Table 12. Distribution of BRAC primary school households by tuition fee paying status and area

Tuition fee paying status	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Regular	35	42.2	23	28.1	58	35.2
Irregular	46	55.4	48	58.5	94	57.0
Most irregular	02	2.4	11	13.4	13	7.9
Total	83	100	82	100	165	100

Note: HH = Households.

It was found that households having higher average household education were more likely to be regular in paying tuition fee (Table 13). This proportion was 10.3% and 35.3% respectively for the households having no education at all and had primary

education. These show a relationship between tuition fee paying status and average household education.

Table 13. Distribution of BRAC primary school households by average household education level, tuition fee paying status and area

Average household education level	Rangpur			Modhupur			Total		
	Regular	Irregular	Both	Regular	Irregular	Both	Regular	Irregular	Both
Not at all	11.1 (01)	88.9 (08)	100 (09)	10.0 (02)	90.0 (18)	100 (20)	10.3 (03)	89.7 (26)	100 (29)
Primary level	40.0 (26)	60.0 (39)	100 (65)	29.6 (16)	70.4 (38)	100 (54)	35.3 (42)	64.7 (77)	100 (119)
Secondary and above	88.9 (08)	11.1 (01)	100 (09)	62.5 (05)	37.5 (03)	100 (08)	76.5 (13)	23.5 (04)	100 (17)
Total	42.2 (35)	57.8 (48)	100 (83)	28.1 (23)	71.9 (59)	100 (82)	35.2 (58)	64.8 (107)	100 (165)

Note = Figures in the parentheses indicate the number of households

A relationship was also found between annual income and tuition fee paying status of the household. Households having higher annual income were found more likely to be regular in paying tuition fee (Table 14). This proportion was 22.9% and 38.5% respectively for households having annual income of less than Tk. 25,000 and Tk. 25,000- 49,999. An increase in household annual income level increased the proportion of households to be regular in paying tuition fee.

Table 14. Distribution of BRAC primary school households by annual income level, tuition fee paying status and area

Annual income level	Rangpur			Modhupur			Total		
	Regular	Irregular	Both	Regular	Irregular	Both	Regular	Irregular	Both
Up to 24999	25.6 (11)	74.4 (32)	100 (43)	21.0 (13)	79.0 (49)	100 (62)	22.9 (24)	77.1 (81)	100 (105)
25000- 49999	41.7 (10)	58.3 (14)	100 (24)	33.3 (05)	66.7 (10)	100 (15)	38.5 (15)	61.5 (24)	100 (39)
50000 & above	87.5 (14)	12.5 (02)	100 (16)	100 (05)	0.0 (00)	100 (05)	90.5 (19)	9.5 (02)	100 (21)
Total	42.2 (35)	57.8 (48)	100 (83)	28.1 (23)	71.9 (59)	100 (82)	35.2 (58)	64.8 (107)	100 (165)

Note = Figures in the parentheses indicate the number of households.

Willingness to pay for education and its differentials

Respondents were asked about the highest monthly tuition fee they were willing to pay for their children. They were willing to pay, on average, Tk.32.18 per month per student, and this average was significantly ($p<0.05$) lower (Tk.20.78) in Modhupur area than that of Rangpur area (Tk.43.33) (Table 15). However, this average varied according to the level of annual household income (Appendix 16). Households having higher amount of annual income were willing to pay more for their children's education. Most of the households having annual income of less than Tk.50,000 were willing to pay less than Tk.30. However, most of them have annual income of TK.50,000 or more were willing to pay TK.60 or more (Appendix 17). Households having larger land holding were willing to pay more for their children's education (Appendix 18).

Table 15. Average of highest amount willing to pay by area and household type

Household type	Rangpur (Tk)	Modhupur (Tk)	Total (Tk)	Level of significance
BPS	43.43	21.38	32.48	$p<0.05$
NBPS	43.30	20.63	32.10	$P<0.05$
Both	43.33	20.78	32.18	$P<0.05$
Level of significance	ns	ns	ns	

Note: BPS = BRAC Primary School; NBPS = Non-BRAC Primary School.

While they were asked about the lowest monthly tuition fee they were willing to pay for their children's education, the respondents mentioned, on average, that they were willing to pay Tk.19.02. This average was significantly ($p<0.05$) higher (Tk.26.88) in Rangpur area than in Modhupur area (Tk.10.98) (Table 16). This average varied according to the level of household annual income (Appendix 19).

Table 16. Average of lowest amount willing to pay by area and household type

Household type	Rangpur (Tk)	Modhupur (Tk)	Total (Tk)	Level of significance
BPS	28.31	10.77	19.59	p<0.05
NBPS	26.52	11.03	18.87	P<0.05
Both	26.88	10.98	19.02	P<0.05
Level of significance	ns	ns	ns	

Note: BPS = BRAC Primary School; NBPS = Non-BRAC Primary School.

In order to meet all the operating costs of these schools it would need to charge Tk.60 per student per month. Data reveals that most of the households considered this amount high, while 28% of the households mentioned this amount either reasonable or low (Table 17). The proportion of households mentioned this amount either reasonable or low was much higher in Rangpur area (about 44%) than in Modhupur area (12%). This proportion was higher among non-BRAC primary school households than among BRAC primary school households.

Table 17. Distribution of households by their perception on present rate (according to estimated cost of Tk. 60 per month) of tuition fee, area and household type

Perception	Rangpur			Modhupur			Total		
	BPS	NBPS	Both	BPS	NBPS	Both	BPS	NBPS	Both
High	49 (59.0)	181 (55.5)	230 (56.2)	75 (91.5)	277 (87.1)	352 (88.0)	124 (75.1)	458 (71.1)	582 (71.9)
Reasonable	34 (41.0)	143 (43.9)	177 (43.3)	07 (8.5)	40 (12.6)	47 (11.8)	41 (24.9)	183 (28.4)	224 (27.7)
Low	0.0 (00)	02 (0.6)	02 (0.5)	0.0 (00)	01 (0.3)	01 (0.2)	0.0 (00)	03 (0.5)	03 (0.4)
Total	83 (100)	326 (100)	409 (100)	82 (100)	318 (100)	400 (100)	165 (100)	644 (100)	809 (100)

Note = Figures in the parentheses indicate the percentages of households

BPS = BRAC Primary School; NBPS = Non-BRAC Primary School.

Households having higher annual income showed more positive support towards the amount needed for meeting the operating cost of these schools. About 55% of the households having annual income of Tk.50,000 or more mentioned this amount

reasonable. This proportion was 19.1% and 37.5% among households having annual income of less than Tk.25,000 and Tk.25,000-49,999 respectively (Appendix 20). Proportion of the households mentioned the proposed rate of tuition fee reasonable increased according to the level of household average education as well as household head's education (Appendix 21 and 22).

It was also observed that the tuition fees in other fee-paying schools in the locality were far more higher than the amount BRAC primary school claimed. The tuition fees in those fee-paying schools were found in the range of Tk.70 to Tk.350 per month per student. This also indicates that there are people who are willing to pay fair amount of money for education if the schools ensure quality education.

Community's perception about good school

Group discussion with community people in two areas were arranged to know their perception about a good school, i.e the characteristics of a good school according to them, and to what extent these characteristics were existed in BRAC primary schools. They mentioned 19 characteristics which they thought a good school should possess (Table 18). Most of these characteristics were about facilities of the school. It was found that most of the characteristics they mentioned were either fully or partially existed in BRAC primary schools. These indicated a need for developing BRAC primary schools in those aspects which were either non-existed or partially existed in BRAC primary schools, in order to pull potential clients. These characteristics which are partially or non-existent in BRAC primary schools according to the community people are: competition with other schools in different aspects; good sitting arrangement with high and low benches; regular meeting of SMC; regular meeting with parents; sports, recreation; parade and physical training; negotiation with government for some stipends; and teaching religious studies.

Table 18. Characteristics of a good school and the extent of existence of these in BRAC primary school by area

SL No	Characteristics of a good school	Extent of existence in BRAC primary school					
		Rangpur			Modhupur		
		Fully	Parti-ally	No	Fully	Parti-ally	No
01	Good result in school exams	√			√		
02	Well-disciplined	√			√		
03	Regular attendance of teachers	√			√		
04	Regular attendance of students	√			√		
05	Good relationship between teachers and students	√			√		
06	Keeping school compound neat and clean	√				√	
07	Neat and clean latrine	√			√		
08	Good facility for drinking water	√			√		
09	Competition with other schools in different aspects			√			√
10	Teachers' academic qualification		√			√	
11	SMC meeting is held regularly		√				√
12	Parents meeting is held regularly		√			√	
13	Neat and clean classrooms	√			√		
14	Good sitting arrangement with high and low benches			√			√
15	Scope for participating in scholarship examination in grade IV	--	--	--	--	--	--
16	Arrangement of sports for students		√			√	
17	Arrangement of recreation along with study		√			√	
18	Arrangement of parade and physical training		√			√	
19	Scope for teaching religious studies as Bangladesh is mainly Muslim populated country			√			√

Discussion and conclusion

The study attempted to know the socioeconomic condition of the community around school, their perception, views and opinions about BRAC primary schools and their quality, and people's willingness to pay for education. A census with about 400 households around each of the sample schools and group discussions with different groups were done for the purpose.

The study reveals that the household average education had positive effect on the enrolment of their children in school. Previous studies confirmed the importance of socioeconomic background of parents in the enrolment of their children in school (Chowdhury et al, 1999, 2001). However, BRAC primary schools could not pull children from households having higher level of household average education. Although BRAC primary schools enrolled children, most of them having parents with no education at all. This group may not be potential client for BRAC primary school as far as the financial sustainability of these schools is concerned.

A positive relationship between land holding and income, and number of income sources and income was found. An increase in the amount of land and/or the number of income sources produced higher annual income. However, 121 of 165 BRAC primary school households had either no land at all or had land up to 50 decimals. Some income sources such as service, business etc. as main source of household income also produced higher annual income if these were supplemented by income from big or at least fair amount of land.

Household average education and annual income levels were found to play influential role in keeping the household regular or irregular in paying tuition fee. Households having higher average household education and annual income were found more likely to be regular in paying tuition fee than the households having lower level of average household education and yearly income.

Primary education in Bangladesh has been made compulsory and free with the adoption of Compulsory Primary Education Act 1990. However, there are private educational institutions especially in urban or semi-urban areas charging high rate of tuition fee those are believed to impart quality education. Previous studies showed that even in the case of free primary schooling private cost for a student in a year was found to be about Tk.1,000 (Chowdhury et al, 2001, Transparency International Bangladesh, 2001). The proposed rate of tuition fee in BRAC primary school was found to be lower compared to fee in other fee paying schools in the locality, and even lower than the private cost in the case of free primary schooling.

This study shows that about 30% of the households considered the proposed rate of tuition fee in BRAC primary schools reasonable. This proportion was lower in Modhupur area indicated that the rate of tuition fee might be varied according to the socioeconomic condition of people in different areas. The household's willingness to pay for education was found to be varied with their socioeconomic condition.

The quality of education in BRAC primary schools, according to the respondents, was found to be better compared to that of the government and registered, un-registered primary schools, and at least similar to those of other private fee paying schools in the locality. However, people's source of knowledge about BRAC primary schools indicate the need for well-designed publicity about the school and its distinguished features by BRAC people in the locality.

In conclusion, we observed that the proposed rate of tuition fee in BRAC primary schools was reasonable or even lower compared to private cost of primary education in Bangladesh and fee in other fee-paying schools in the locality. A significant proportion of the community around the school was willing to pay this amount. However, BRAC primary schools could not attract much of the households those are socioeconomically potential households for BRAC primary schools. Potential client for BRAC primary schools may be the households having average education of five or more years of schooling along with (i) fair amount of land holding with service or business as main

source of income and have more than one sources of income, or (ii) big land holding with agricultural work as main source of income and have more than one sources of income. Moreover, the study revealed a need for well-designed publicity about the schools and developing the schools in some aspects of those community people perceived as the characteristics of a good school.

Recommendations

1. Potential client for BRAC primary schools may be the households having average education of five or more years of schooling along with (i) fair amount of land holding with service or business as main source of income and have more than one sources of income, or (ii) big land holding with agricultural work as main source of income and have more than one sources of income. To identify potential households BRAC may collect households' socioeconomic information using a brief format when a child comes to get admission into BRAC primary school.
2. BRAC may think of an approach in accordance with its vision of proving access of poor to education that a proportion (say 25%) of the learners in a class those are really poor and meritorious will be exempted from paying tuition fee fully or partially. In this case half of the proposed learners will be very poor and meritorious and will be fully exempted from paying tuition fee, and the remaining half of this 25% learners will be moderate poor and meritorious and will be partially exempted from paying tuition fee. The exempted amount should be recovered from other 75% learners of the class through charging them a little more.
3. The rate of tuition fee may be different for different areas according to the socioeconomic condition of the community around the school.
4. A well-designed publicity in community around each school has to be initiated at the beginning of the academic year about the school and its distinguished features. Distributing leaflets and posters can be used for publicity.

5. The following aspects of BRAC primary schools need to be improved: (a) competition with other schools in different aspects; (b) regular SMC meeting; (c) regular parents meeting; (d) arrangement of sports, recreation, parade and physical training; (e) teaching religious studies; and (f) negotiate with government for some stipends.

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Appendix

Appendix 1. Distribution of households by the level of households average education, area and household type

Level of HH average education	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
Not at all	10.8	22.1	19.8	24.4	36.2	35.7	17.6	29.0	26.7
Primary level	78.3	58.9	62.8	65.8	51.9	54.7	72.1	55.4	58.8
Secondary level	10.8	16.9	15.7	9.8	11.0	10.8	10.3	14.0	13.2
Higher Secondary level	0.0	0.9	0.7	0.0	0.6	0.5	0.0	0.8	0.6
Higher level	0.0	1.2	1.0	0.0	0.3	0.3	0.0	0.8	0.6
Total	100	100	100	100	100	100	100	100	100

Note: HH = Households; BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 2. Distribution of households by the level of households head education, area and household type.

Level of HH heads education	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
Not at all	55.4	55.8	55.8	69.5	69.2	69.3	62.4	62.4	62.4
Primary level	25.3	25.2	25.2	14.6	16.7	16.2	20.0	21.0	20.8
Secondary level	14.5	13.8	13.9	11.0	10.0	10.2	12.7	12.0	12.1
Higher Secondary level	1.2	1.8	1.7	1.2	2.5	2.3	1.2	2.2	2.0
Higher level	3.6	3.4	3.4	3.7	1.6	2.0	3.6	2.4	2.7
Total	100	100	100	100	100	100	100	100	100

Note: HH = Households; BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 3. Distribution of households by the level of household head's Spouses education, area and household type

Level of HH heads Spouses education	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
Not at all	57.8	46.6	48.9	65.8	60.7	61.7	61.8	53.6	55.2
Primary level	27.7	23.3	24.2	24.4	23.0	23.3	26.1	23.1	23.7
Secondary level	8.4	18.1	16.1	4.9	8.2	7.5	6.7	13.2	11.9
Higher Secondary level	2.4	1.2	1.5	0.0	0.3	0.2	1.2	0.8	0.9
Higher level	3.6	10.7	9.3	4.9	7.8	7.3	4.2	9.3	8.3
Total	100	100	100	100	100	100	100	100	100

Note: HH = Households; BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 4. Distribution of households by the number of school going children aged 5-10 years, area and household type

Number of school going children	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
0	0.0	70.9	56.5	0.0	80.5	64.0	0.0	75.6	60.2
1	77.1	22.4	33.5	82.9	16.4	30.0	80.0	19.4	31.8
2	21.7	5.8	9.0	15.9	3.1	5.8	18.8	4.5	7.4
3	1.2	0.9	1.0	1.2	0.0	0.2	1.2	0.5	0.6
Total	100	100	100	100	100	100	100	100	100

Note: BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 5. Distribution of households by land holding category, area and household type

Land holding category (dec.)	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
No land at all	8.4	16.9	15.1	12.2	14.8	14.2	10.3	15.8	14.7
1 – 50	69.9	60.7	62.6	56.1	54.1	54.5	63.0	57.5	58.6
51 – 250	14.5	14.7	14.7	29.3	26.4	27.0	21.8	20.5	20.8
251 – 500	3.6	3.7	3.7	1.2	3.8	3.3	2.4	3.7	3.5
501 +	3.6	4.0	3.9	1.2	0.9	1.0	2.4	2.5	2.5
Total	100	100	100	100	100	100	100	100	100

Note: BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 6. Distribution of households by household head's main occupation, area and household type

HH heads main occupation	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
Ag. work	24.1	19.0	20.0	34.1	35.8	35.5	29.1	27.3	27.7
Service	7.2	9.2	8.8	7.3	3.8	4.5	7.3	6.5	6.7
Business	28.9	20.6	22.2	34.1	16.0	19.7	31.5	18.3	21.0
Ag. Laborer	10.8	14.7	13.9	6.1	11.9	10.7	8.5	13.4	12.4
Non. ag. laborer	15.7	20.6	19.6	4.9	4.1	4.3	10.3	12.4	12.0
Fishing	1.2	0.3	0.5	0.0	3.1	2.5	0.6	1.7	1.5
Rural Transportation	8.4	11.3	10.8	8.5	12.9	12.0	8.5	12.1	11.4
Household work	2.4	1.5	1.7	2.4	2.5	2.5	2.4	2.0	2.1
Others	1.2	2.8	2.4	2.4	9.8	8.3	1.8	6.2	5.3
Total	100	100	100	100	100	100	100	100	100

Note: HH = Households; BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 7. Distribution of households by the level of household yearly income, area and household type

Annual income category (Tk.)	Rangpur			Modhupur			Total		
	BPS N=83	NBPS N=326	Both N = 409	BPS N=82	NBPS N=318	Both N = 400	BPS N = 165	NBPS N=644	Both N = 809
Upto 9,999	8.4	12.9	12.0	12.2	19.2	17.8	10.3	16.0	14.8
10,000 – 19,999	32.5	30.4	30.8	46.3	37.4	39.2	39.4	33.9	35.0
20,000 – 29,999	18.1	20.9	20.3	24.4	21.1	21.7	21.2	21.0	21.0
30,000 – 39,999	12.0	15.6	14.9	4.9	11.9	10.5	8.5	13.8	12.7
40,000 – 49,999	9.6	8.0	8.3	6.1	4.4	4.8	7.9	6.2	6.5
50,000+	19.2	12.3	13.7	6.1	6.0	6.0	12.7	9.1	10.0
Total	100	100	100	100	100	100	100	100	100

Note: BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 8. Average annual income by the main source of income, area and household type

Main source of Income	Rangpur			Modhupur			Total		
	BPS	NBPS	Both	BPS	NBPS	Both	BPS	NBPS	Both
Agriculture	(15)	(55)	32852 (70)	(26)	(130)	23382 (156)	(11)	(185)	26315 (226)
Poultry rearing	--	(04)	16650 (04)	--	(05)	57000 (05)	--	(9)	39067 (09)
Cow rearing	(02)	(06)	48300 (08)	--	(01)	28000 (01)	(02)	(07)	46044 (09)
Goat rearing	(01)	(02)	19467 (03)	--	--	--	(01)	(02)	19467 (03)
Service	(07)	(26)	66021 (33)	(05)	(11)	35344 (16)	(12)	(47)	56004 (49)
Business	(25)	(71)	31837 (96)	(28)	(50)	22770 (78)	(53)	121)	27772 (174)
Agri-labourer	(07)	(38)	16926 (45)	(04)	(34)	17218 (38)	(11)	(72)	17060 (83)
Non-agri labourer	(15)	(76)	23641 (91)	(05)	(12)	12132 (17)	(20)	(88)	21830 (108)
Fish culture and fishing	(03)	(02)	40720 (05)	(01)	(08)	13556 (09)	(04)	(10)	23257 (14)
Rural Transport	(08)	(36)	24398 (44)	(09)	(41)	20985 (50)	(17)	(77)	22583 (94)
Net Production	--	(01)	98164 (01)	--	--	--	--	(01)	98164 (01)
Health worker	--	--	--	--	(01)	54000 (01)	--	(01)	54000 (01)
Remittance	--	(01)	18000 (01)	--	--	--	--	(01)	18000 (01)
Others	(83)	(08)	24425 (08)	(04)	(25)	16869 (29)	(04)	(33)	18503 (37)
Total	(83)	(326)	30679 (409)	(82)	(318)	22193 (400)	(165)	(644)	26483 (809)

Note = Figures in the parentheses indicate the number of households
BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 9. Average Yearly income by the number of income sources, area and household type

Number of income sources	Rangpur			Modhupur			Total		
	BPS	NBPS	Both	BPS	NBPS	Both	BPS	NBPS	Both
1	21452 (24)	18322 (131)	18807 (155)	21082 (33)	18441 (162)	18888 (195)	21237 (57)	18388 (293)	1885 (350)
2	25863 (45)	31350 (132)	32498 (177)	24495 (43)	26596 (133)	26083 (176)	30308 (88)	28964 (265)	2929 (353)
3	44348 (10)	49658 (49)	48758 (59)	16608 (06)	21643 (22)	20564 (28)	33946 (16)	40978 (71)	3968 (87)
4	50100 (04)	60833 (12)	58150 (16)	--	27600 (01)	27600 (01)	50100 (04)	58276 (13)	5635 (17)
5	--	36750 (2)	36750 (2)	--	--	--	--	36750 (02)	3675 (02)
Total	33405 (83)	29985 (326)	30679 (409)	22544 (82)	22102 (318)	22193 (400)	28007 (165)	26093 (644)	2648 (809)

Note = Figures in the parentheses indicate the number of households

BPS = BRAC Primary school; NBPS = Non-BRAC Primary School.

Appendix 10. Average annual income by the level of land holding and area

Level of land holding (Decimal)	Average income by area		
	Rangpur (Tk)	Modhupur (Tk)	Total (Tk)
Not at all	20528.55 (62)	22629.82 (57)	21535.04 (119)
1- 50	25198.13 (256)	17292.20 (218)	21562.07 (474)
51- 250	36107.50 (60)	25345.83 (108)	29189.29 (168)
251- 500	39380.93 (15)	55215.38 (13)	57446.93 (28)
501 & above	110450.00 (16)	90610.00 (04)	106482.00 (20)
Total	30679.35 (409)	22192.98 (400)	26483.37 (809)

Note = Figures in the parentheses indicate the number of households

Appendix 11. Average yearly income by the level of land holding, main source of income and area

Level of land holding (Decimal)	Average annual income by main source of income and area								
	Agricultural work			Service			Business		
	Rangp-ur	Modh-upur	Both	Rangp-ur	Modh-upur	Both	Rangp-ur	Modh-upur	Both
No land at all	14125 (02)	23580 (15)	22468 (17)	40900 (03)	44400 (01)	41775 (04)	23682 (11)	20046 (11)	21864 (22)
1- 50	25517 (24)	16062 (50)	19128 (74)	32604 (14)	18750 (08)	27566 (22)	26413 (66)	21180 (49)	24183 (115)
51- 250	30560 (30)	23710 (79)	25295 (109)	44900 (07)	42920 (05)	44075 (12)	44250 (13)	28764 (18)	35258 (31)
251- 500	39667 (06)	47256 (09)	44220 (15)	66083 (03)	78250 (02)	70950 (05)	75325 (04)	--	75325 (04)
501 & above	63025 (08)	64147 (03)	63331 (11)	181167 (06)	--	181167 (06)	88000 (02)	--	88000 (02)
Total	32852 (70)	23382 (156)	26315 (226)	66022 (33)	35344 (16)	56004 (49)	31837 (96)	22770 (78)	27772 (174)

Note = Figures in the parentheses indicate the number of households

Appendix 12. Distribution of households by their perception about the quality of government primary school compared to that of BRAC primary school and area

Quality	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Better	03	0.7	00	0.0	03	0.4
Same	14	3.4	02	0.5	16	2.0
Not good	290	70.9	231	57.8	521	64.4
Don't know	102	25.0	167	41.8	269	33.3
Total	409	100	400	100	809	100

Note: HH = Households.

Appendix 13. Distribution of households by their perception about the quality of private (reg+un-reg) primary school compared to that of BRAC primary school and area

Quality	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Better	00	0.0	00	0.0	00	0.0
Same	16	3.9	04	1.0	20	2.5
Not good	265	64.8	144	36.0	409	50.6
Don't know	128	31.3	252	63.0	380	47.0
Total	409	100	400	100	809	100

Note: HH = Households.

Appendix 14. Distribution of households by their perception about the quality of private Kinder Garden/other fee-paying primary schools compared to that of BRAC primary school and area

Quality	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Better	22	5.4	46	11.5	68	8.4
Same	10	2.4	40	10.0	50	6.2
Not good	57	13.9	25	6.3	82	10.1
Don't know	320	78.2	289	72.3	609	75.3
Total	409	100	400	100	809	100

Note: HH = Households.

Appendix 15. Distribution of BRAC Primary school households by the reason for irregularity in paying tuition fee and area

Reason	Rangpur		Modhupur		Both	
	No of HH	%	No of HH	%	No of HH	%
Short of money	45	93.7	50	84.7	95	88.8
Forgetting	01	2.1	01	1.7	02	1.9
Others	02	2.2	08	13.6	10	9.3
Total	48	100	59	100	107	100

Note: HH = Households.

Appendix 16. Average of highest amount willing to pay by the level of yearly income and area

Annual income level (Tk)	Average of highest amount willing to pay		
	Rangpur (Tk)	Modhupur (Tk)	Total (Tk)
Up to 24999	37.62 (216)	18.75 (292)	26.77 (508)
25000- 49999	45.00 (137)	24.52 (84)	37.22 (221)
50000 & above	61.25 (56)	32.50 (24)	52.63 (80)
Total	43.33 (409)	20.78 (400)	32.18 (809)

Note = Figures in the parentheses indicate the number of households.

Appendix 17. Distribution of households by the level of yearly income and the level of highest amount willing to pay

Annual income level (Tk)	Level of highest amount willing to pay					
	Up to 29	30- 39	40- 49	50- 59	60 & above	Total
Up to 24999	67.7 (344)	11.6 (59)	4.1 (21)	1.2 (06)	15.4 (78)	100 (508)
25000- 49999	40.7 (90)	18.6 (41)	6.8 (15)	2.7 (06)	31.2 (69)	100 (221)
50000 & above	27.5 (22)	7.5 (06)	8.8 (07)	1.2 (01)	55.0 (44)	100 (80)
Total	56.4 (456)	13.1 (106)	5.3 (43)	1.6 (13)	23.6 (191)	100 (809)

Note = Figures in the parentheses indicate the number of households.

Appendix 18. Average of highest amount willing to pay by the level of land holding and area

Level of land holding (Decimal)	Average of highest amount willing to pay by area		
	Rangpur (Tk)	Modhupur (Tk)	Total (Tk)
Not at all	39.60 (62)	16.67 (57)	28.61 (119)
1- 50	39.86 (256)	18.43 (218)	30.01 (474)
51- 250	50.67 (60)	24.03 (108)	33.55 (168)
251- 500	61.67 (15)	33.08 (13)	48.39 (28)
501 & above	68.44 (16)	80.00 (04)	70.75 (20)
Total	43.33 (409)	20.78 (400)	32.18 (809)

Note = Figures in the parentheses indicate the number of households.

Appendix 19. Average of lowest amount willing to pay by the level of annual income and area

Yearly income level (Tk)	Average of lowest amount willing to pay		
	Rangpur (Tk)	Modhupur (Tk)	Total (Tk)
Up to 24999	23.38 (216)	9.81 (292)	15.58 (508)
25000- 49999	26.97 (137)	14.06 (84)	22.06 (221)
50000 & above	40.18 (56)	14.42 (24)	32.45 (80)
Total	26.88 (409)	10.98 (400)	19.02 (809)

Note = Figures in the parentheses indicate the number of households.

Appendix 20. Distribution of households by the level of annual income and their perception on proposed rate of tuition fee

Annual income level	Perception on proposed rate of tuition fee				
	High	Reasonable	Low	Not applicable	Total
Up to 24999	80.1 (407)	19.1 (97)	0.4 (02)	0.4 (02)	100 (508)
25000- 49999	62.0 (137)	37.1 (82)	0.4 (01)	0.4 (01)	100 (221)
50000 & above	45.0 (36)	53.8 (43)	0.0 (00)	1.2 (01)	100 (80)
Total	71.7 (580)	27.4 (222)	0.4 (03)	0.5 (04)	100 (809)

Note = Figures in the parentheses indicate the number of households.

Appendix 21. Distribution of households by the level of household average education and their perception on proposed rate of tuition fee

HH average education level	Perception on proposed rate of tuition fee				
	High	Reasonable	Low	Not applicable	Total
Not at all	81.0 (175)	17.6 (38)	0.0 (00)	1.4 (03)	100 (216)
Primary level	71.6 (341)	27.5 (131)	0.6 (03)	0.2 (01)	100 (476)
Secondary level	53.3 (57)	46.7 (50)	0.0 (00)	0.0 (00)	100 (107)
Higher secondary level	40.0 (02)	60.0 (03)	0.0 (00)	0.0 (00)	100 (05)
Higher level	100 (05)	0.0 (00)	0.0 (00)	0.0 (00)	100 (05)
Total	71.7 (580)	27.4 (222)	0.4 (03)	0.5 (04)	100 (809)

Note = Figures in the parentheses indicate the number of households; HH = Households.

Appendix 22. Distribution of households by the level of household head's education and their perception on proposed rate of tuition fee

Level of HH head's education	Perception on proposed rate of tuition fee				
	High	Reasonable	Low	Not applicable	Total
Not at all	77.6 (392)	21.8 (110)	0.0 (00)	0.6 (03)	100 (505)
Primary level	61.9 (104)	36.3 (61)	1.2 (02)	0.6 (01)	100 (168)
Secondary level	64.3 (63)	34.7 (34)	1.0 (01)	0.0 (00)	100 (98)
Higher secondary level	62.5 (10)	37.5 (06)	0.0 (00)	0.0 (00)	100 (16)
Higher level	50.0 (11)	50.0 (11)	0.0 (00)	0.0 (00)	100 (22)
Total	71.7 (580)	37.4 (222)	0.4 (03)	0.5 (04)	100 (809)

Note = Figures in the parentheses indicate the number of households; HH = Household.