Creating Agents of Positive Change –
The Citizens Foundation in Pakistan

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EXECUTIVE SUMMARY
The aim of this report is to provide a review of the work The Citizens Foundation (TCF) is carrying out at present (autumn 2008) and to establish how this Pakistani philanthropic model is meeting the needs of the poorer sections of Pakistani society. The report starts with some historical background on education in Pakistan and then draws on the history of TCF and how the organisation developed to become a country wide presence. The report will also base itself on the data collected in 11 schools over the period of 17 days in October-November 2008. The research covers a mix of rural and urban schools in all four provinces (Sindh, Punjab, Balochistan and NWFP). The focus was on primary schools, but secondary and post secondary schools were also visited. The aim was to visit schools which had been established early on in TCF’s history as well as schools which had been more recently built.

AIMS, OBJECTIVES, HISTORY AND PHILOSOPHY OF TCF
TCF came into being in 1995 as a group of six friends, all entrepreneurs and Chief Executive Officers (CEOs) of their own companies decided to build five schools in Karachi for the most disadvantaged living in urban slums who had no access to any form of education (public or private) whatsoever. Their desire was to take children off the streets and put them into schools. Out of this evolved the aim to provide quality education for the poor. Today the objective has evolved yet again to create agents of positive change who can perpetuate what TCF has started. The TCF vision is deeply rooted in the concept of social justice.

The TCF model has some particular features which have made the project a success:
- A network of entrepreneurs with a social conscience, who want to make a difference and who can create a platform to allow other rich people to give.
- Building schools where there is no access to education or where local government schools are inadequate/ oversubscribed.
- Good, solid, well designed buildings.
- No overcrowding. Every classroom has capacity for no more than 30 pupils.
- Cluster concept of 3 primary schools and 2 secondary schools.
- Allow for natural progression – TCF has arranged higher education scholarships through donors such as Standard Chartered Bank.
- In urban areas build schools within short walking distance (in rural areas children will walk several kilometres as a matter of course).
- Teacher training, both pre and in service, creating role models for the children, but also for the wider community.
- Only female teachers to ensure families are comfortable sending their daughters and giving career prospects to women in rural areas.
- Transport via private car for all teachers to ensure security.
• The organisation provides good books (in this case Oxford University books for certain subjects) which go beyond the books provided by the provincial textbook boards.
• Locally employed staff to ensure a continuous involvement with the local community and pupil attendance.
• A managerially devolved structure into regions and areas with managers at each level.
• A competent education team which principals can access directly and which give education policy direction, as well as overseeing training and evaluation.
• A reasonable fee structure with all families paying at least a minimum fee of Rs. 10 per child per month, going up to a maximum of 175 Rs. per month at primary level.

The report goes on to describe the schools visited and the resident population, showing how the model is implemented on the ground and how it is viewed by the various stakeholders. There is a short section on lessons learnt, which differ between the TCF management teams and the individual schools. TCF staff spoke more about management challenges which had been overcome as the TCF system had expanded across the country. Ensuring equal levels of quality across all schools and getting teachers to remote areas are just examples of the challenges the TCF office has to face on a day to day basis. Principals mostly spoke about achievements which related to breaking down local prejudice and barriers. The major achievement however for TCF as a whole organisation is the expansion to 530 schools in areas which had either no access to education facilities, or where the local government schools were oversubscribed. Today over 60,000 children go to TCF schools and the organisation employs 5310 staff including 3550 teachers across the central and regional offices.

THEMES
This section discusses some of the themes which emerged out of the interviews conducted crosscutting from what emerged on the ground in the schools and the management as well as the board. The research noted the interesting social mix across many of the schools visited with both lower middle class and middle class parents sending their children to school alongside the poorest families. Parents and teachers alike had worries about fees levels and inflation. Yet at the same time there was a high demand for more schools with many schools having to tightly regulate access and admissions. Those interviewed confirmed the changing perception of education and gender with parents being equally proud of the achievements of their sons and daughters, often emphasising the importance of educating girls. The role of English was also emphasised as a gateway to better employment. Parents spoke about their dreams for the future of their children, many wanting their children to become doctors. However interestingly enough there were also large number of parents who saw education as more than simply a means to a better lifestyle, focusing rather on how
education would make their children better people. Principals and teachers tended to emphasize changing society through education and hygiene. Teachers also felt that regular training transformed their lives. TCF was commended all around for recognizing the achievement and commitment of their staff. The expansion of the system was seen with a lot of pride across the schools and formed a central point in all the discussions with the board and the administrative staff. The central theme however pervading all others and discussed by all stakeholders was TCF’s leitmotiv - that of good citizenship and agents of positive change.

IMPROVING THE PROGRAMME AND THE FUTURE – RECOMMENDATIONS

Beyond the themes which emerge, the research also discusses suggestions on how to improve the programme and develop it in the future.

Schools, teachers and principals

- TCF should develop a methodology to get feedback from the teachers directly.
- As a part of the teacher training, teachers should be encouraged to maintain a reflective diary so as to show how they think about their teaching.
- Schools should be networked via the internet. Despite the remote locations principals should have access to e-mail and internet.
- As a part of educating the whole community joint learning activities between parents and children should be encouraged at the schools.
- The admission policy needs some central guiding principles which are enforced by the regional managers.

Fee levels, families and areas

- TCF needs to develop a flexible structure of fees to be able to change the fee level of a family when they become less well off (inflation/loosing job) or better off. The same goes for areas which have improved and where a new ‘class’ moves in.

Management staff

- The evaluation and training briefs need to be separated. (It is understood that TCF is in the process of separating the 2 briefs at the time of writing)
- The education team should receive further training and have the option for continuous professional development from AKU or other internationally recognised institutions so as to bring new ideas to TCF.
- It would also be recommended to collect baseline data in every area before setting up the school so that progress can be monitored.
**Feedback loop**

- Children who have been through the TCF system should be encouraged to take part in an essay competition before they leave TCF. This could be about their future goals, or simply to explain in their own words what an agent of positive change is.
- TCF should start collecting stories of changed lives of both teachers and students.

**TCF also faces current challenges and debates:**

- TCF needs to be mindful of ‘provider capture’. The TCF schools have an excellent reputation and middle class and better off parents will try their utmost to get their children into them even if this means travelling long distances.
- With regard to the expansion and the future of TCF, possibilities include working in a Public Private Partnership (PPP) with the government and take over government schools. However one of the strengths of TCF has been the equal status of all schools and its relentless focus on what it does best. This should not be lost.
- The current Pakistani curriculum has still no matching textbooks. TCF has till now used both provincial board books as well as OUP books. It is normally better to use standard textbooks and build a file of extra materials which can be used, or ask teachers to develop supplementary materials rather than developing separate textbooks.
- Communication between the management teams and the schools has been a cornerstone of TCF’s successful model. With the expansion it becomes more difficult to maintain such communication.

**REPLICABILITY OF THE MODEL**

The model is replicable elsewhere. The model described above and the flowing points need to be kept in mind.

- Having a clear vision of social justice shared by all: the founders, the board of directors, the management teams and the schools.
- Selecting areas where education is most needed and can make most difference. Helping the poorest of the poor.
- Maintaining the focus on education and not letting the schools/pupils be used for non education activities of other development agencies.
- Creating rules and sticking to them.
- Devolution of responsibility to the regions and area offices, however with clear lines of communication up and down.
- Maintaining a dedicated management team as well as a successful fund raising team which can draw on the entrepreneurial network for funds.
- Not being afraid to take on major challenges and taking on board lessons learnt.
POLICY IMPLICATIONS AND CONCLUSIONS

The TCF model has shown that high quality education can be provided even in the most difficult areas (remote rural or poor urban) with high levels of student achievement. It is also clear that the model operates in an efficient and cost effective way. As such TCF management and staff have learnt lessons which could be valuable to the ministry of education and could provide advice on how to improve Pakistan’s education system as a whole. It is hoped that TCF will be able to contribute to Pakistan’s education sector more widely by sharing its journey and the lessons learnt with education policy makers in the relevant ministries and agencies. This in turn should help Pakistan become a society of agents of positive change.
Acknowledgements

I would like to thank the TCF board of directors for giving me unlimited access to the TCF schools and offices, as well as for facilitating my travels to remote locations. Particular thanks go to Riaz Kamlni and Rahila Fatima who accompanied me and helped with admin problems big and small. My thanks also go to all TCF principals and teachers who took the time to speak to me. What made the TCF experience real were the parents who made the sometimes long and arduous journey to meet me and answer all my questions. I am particularly grateful to them for showing up in large numbers to share how TCF had impacted their lives and given them hope for their children to get out of desolate poverty. Finally many thanks to Tayyaba and Shafiq Siddiqi for making me a part of their family and to Ahsan Saleem for introducing me to TCF and making me feel at home during my stay in Pakistan.

Marie Lall
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INTRODUCTION

The aim of this report is to provide a review of the work The Citizens Foundation (TCF) is carrying out at present (autumn 2008) and to establish how this Pakistani philanthropic model is meeting the needs of society in a situation where the government has abrogated its responsibilities with regard to education. In doing so the report will draw on the history of TCF and how the organisation developed and expanded to become a country wide presence. The report will also base itself on the data collected in 11 schools over the period of 17 days across all four Pakistani provinces.

The first part will cover a short summary of the issues of the education sector in Pakistan, focusing in particular on the government sector (as opposed to private provision for the middle and upper classes). It will then review the aims, objectives and the history of TCF, putting the TCF philosophy in context of the current global trend of philanthropic education. The data analysis looks beyond the individual schools visited drawing on themes which were raised by the parents, principals, management and board of directors. The report concludes with a review of the visions for the future and how the TCF model could be replicated elsewhere. The findings are interspersed with stories of TCF students, as they were shared by TCF staff.

This is not the first review of TCF’s work. Aside from featuring in magazines and newspaper articles over the years (Weekend, The Times, Herald, Friday amongst others), TCF has been evaluated by the State Bank of Pakistan in 2004 for their report on education and featured in a study conducted by SDPI in 1999 comparing state, private and NGO education. This review aims to bring a more up to date and comprehensive picture, bringing together the opinions and voices of the various stakeholder groups including TCF staff, school staff and parents.

The report is written with an international audience in mind, which for some Pakistani readers might offer obvious explanations and state well known facts. However in order to make some of the idiosyncrasies of the Pakistani education system more understandable, care has been taken to explain local vocabulary, local government policies and the report is framed in the larger context of the history of Pakistan’s education system in general.
1. BACKGROUND OF THE PAKISTANI EDUCATION SECTOR

The regions which went to make up Pakistan had been regarded as border regions under the British Empire and consequently they did not have access to the same kind of education infrastructure as the territories which made up India.\(^2\) Education infrastructure and resources instead were focused in and around the three presidencies – Bombay, Madras and Calcutta, which all came to India after partition.

At independence the priorities for the new Pakistani state was the creation of a new nation. Pakistan had done badly at partition (e.g. receiving only 30% of the army, 40% of the navy and 20% of the air force). But the lack of infrastructure was not the only issue as the five very different provinces (Sindh, Balochistan, Punjab, NWFP and East Bengal) had to find common ground despite the different cultural heritages and languages. Education was not very high on the political agenda. The 1947 All Pakistan National Education Conference outlined the aim of free and compulsory education for the first five years in order to redress the imbalances left over from colonial times.\(^3\) Yet despite this, national unification was seen to rest on one language and religion rather than the creation of an educated middle class. The same conference made Urdu the national language despite the fact that Urdu was not spoken in any of the five provinces. Whilst the state struggled to set up a countrywide education infrastructure, a parallel system of private schools (where English was the medium of instruction) and Madrassas existed from the start.

In 1949 the central goals of improving quality, achieving 80% literacy in 20 years, and requiring 75% of children of school going age to be enrolled were formulated. The subsequent 9 five year plans (1957-2003) set out to increase the quantity of the schooling infrastructure and increase the enrolment of children through mass literacy programmes. None of the targets of these plans were however achieved as envisaged. Literacy was raised from 16% in 1951 to 51.6% in 2003, but did not reach 100% by 1975 as had originally been envisaged.

In 1959 there was a significant change in government thinking, shifting the responsibility from the state for universal education, to the parents, resulting in an increased number of private schools selling quality education at rates out of reach to the majority of Pakistanis. This shift was largely due to the government admitting that the state education system was under funded and not coping to meet the needs of the wider Pakistani population. At the same time the textbook board was created, whose primary task has since been to ensure that government’s policies are reflected in the textbooks.

\(^2\) IGC Asia report no 84, 2004 – also see Ian Talbot.
\(^3\) In 1947 Pakistan had a literacy rate of around 16%, only 10,000 primary and middle schools, only 1,700 of those being for girls, and 408 secondary schools, 64 for girls. IGC Asia report number 84, October 2004.
In 1969 when General Yahya Khan imposed martial law, a new education policy was formulated, entitled the New Education Policy (GoP 1970). Pakistan was on the verge of civil war. Pakistan had encompassed Muslim East Bengal, despite the 1000 miles separation of both entities by Indian Territory until 1971. After 25 years of economic exploitation and political discontent a bloody civil war based largely on a separate Bengali identity led to the secession of Bangladesh. This traumatic event resulted in a national identity crisis, as Islam as a unifying tool had faltered in light of Bengali nationalism. The role of Islam in Pakistan’s national identity had to be re-affirmed lest other provinces (such as Balochistan) went the same way as East Bengal.

Zulfikar Ali Bhutto announced another new education policy upon coming to power in the new truncated Pakistan, which did not however move away significantly from the previous policies. Adult literacy officially became a priority and 3,334 private educational institutions were nationalised. Despite his secular leanings, Bhutto promoted a brand of Islamic socialism and he tried to gain the support of the Islamic parties by banning alcohol and instituting the study of Islam (Islamiyat) in schools. Bhutto’s government ended when General Zia ul Haq took over in July 1977. Zia took a number of steps to islamise Pakistani society which included a radical overhaul of the curriculum. The failure of the education system culminated under his rule between 1977 and 1988. The fifth five year plan (1978-83) had envisioned educating 8.5 million adults to combat illiteracy – however in the end the programmes reached only 40,000 adults. The sixth plan (1983-88) promised a push on primary education with a five fold increase in funds allocated. However none of the education targets such as the expansion of primary schooling or combating adult illiteracy were met and the military regime prioritised military spending over that of public education and health, resulting in an increase of private schools and madrassas as alternatives to the public education system.

The civilian governments which followed Zia’s rule and were led alternatively by Benazir Bhutto and Nawaz Sharif, did not reverse the islamisation process intensified by Zia. The National Education Policy 1998-2010 put forward by the Sharif government vowed to focus on the universalisation of primary education by 2010 and an increased emphasis on IT.

Under General Musharraf’s government the Education Sector Reforms were engendered encompassing both a curricular reform as well as policies which sought to tackle Pakistan’s general education problems. Private sector investment in secondary and higher education continued to be encouraged. After 9/11 USAID supported Pakistan’s education reform through the Education Sector Reform Assistance (ESRA) and resulting in curricular reform crisis as schools saw US involvement as undue interference in domestic affairs as well as an

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4 ICG Asia report no 84, 2004, p.4
imposition of westernisation through the back door.\textsuperscript{5} Today the new curriculum is in use in private schools, however not yet in government schools and new textbooks still have not been printed.\textsuperscript{6}

Consequently Pakistan’s education problems are huge. According to a report by the Asian South Pacific Bureau of Adult Education (November 2005) 45 % of children in Pakistan have no access to early childhood care and education, 40 % do not attend primary school, 76 % do not attend secondary school. The level of adult illiteracy in Pakistan is one of the highest in Asia - around 59 percent. The Pakistan Economic Survey 07/08 estimates the figure to be even lower: Adult literacy is estimated at 50% (age 15 and above) and the overall literacy rate is estimated at around 55% (age 10 and above) – 67% for men and 42% for women. Literacy is higher in urban areas at 73% whereas in rural areas the level is around 45%. Province wise the literacy rates are as follows: 58% Punjab, 55% Sindh, 47% NWFP and 42% Balochistan.\textsuperscript{7}

Access to schools is limited in remote areas, especially for girls. The Gender Parity Index (GPI) for Pakistan as a whole was 0.63 for 2006/7 with fewer girls going to school than boys.\textsuperscript{8} The State Bank of Pakistan’s special section on education for 2004 list gross primary enrolment rate for 2001 at 74% with 5.8 million children out of school between the ages of 5 and 9. The Net primary enrolment was 42% for 2001. The Economic Survey list some improvements as the general participation rate is listed as 91% between 2006/7 but with net enrolment rates still very low at 56% in 2006/7.\textsuperscript{9} Facilities often are minimal or inadequate, and the quality of education is poor, primarily relying on learning by rote and repetition. Often they are being taught by teachers who have little more than an elementary education themselves. The amount of continuing professional development for serving teachers is limited and their salaries are low.

The physical infrastructure of schools is very poor. Pakistan’s Economic Survey 2007-8 states that only 51,6% of the buildings of all institutions are in satisfactory condition and 5,7% of the buildings are in fact in a dangerous condition.

‘Out of total institutions, 12,737 (almost all in the public sector) have been reported as non-functional. […] About 37,8% schools in public sector are without boundary wall, 32,3% without drinking water, 56,4% without electricity, 40,5% without latrine and 6,8% without building.’ (Pakistan Economic Survey 07/08, p.176)

\textsuperscript{6} The sad thing is that the continuous debate over curriculum content has allowed the focus to slip on issues of access to education, especially for the urban and rural poor.
\textsuperscript{8} The State Bank of Pakistan, Pakistan Economic Survey 2007/8. p.169. Whilst the GPI has improved at all levels and the ratio of literate females to males has risen (p.176), there is still much to be done to achieve gender parity, which is part of the Millennium Development Goals.
The Pakistani government spends less than 2% of GDP on education (1.7% in 2004), whilst UNESCO recommends countries spending at least 4% of GDP. Historically priority was given to higher education and little was spent on universalising elementary education. Pakistan has over the years been the recipient to large packages of international development aid from the US, the UK, the wider European Union and Japan to name just a few. Many of these aid packages will have had an education component, aiming to help Pakistan to deal with the development issues of access, gender gap and literacy amongst others. Yet despite all this aid, Pakistan’s education public sector has not only not improved, but has in large parts stagnated or become worse. Western aid packages are not making the difference needed in particular in the rural areas. The situation has been especially critical since the Earthquake in 2005. Many villages have still not bee rebuilt and families remain without permanent housing or access to educational facilities in part due to western donor fatigue.

The current situation of Pakistan’s education sector is critical. This is nothing new. The SDPI report in 1999 already concluded that ‘the state of public basic education is an unmitigated disaster.’ (Khan et al. 1999, p.24) As the state is increasingly less involved in the education sector, the private sector has come to in to fill some of the gap. Today the public sector still offers the majority of primary education – 86% but at middle level this share declines to 37%. Whilst private schools used to cater to the middle classes and the very rich, a new brand of private schools (for profit) for the poor has also seen expanding numbers, both in semi-rural and in densely populated urban areas. Whilst government schools are largely seen as ineffective with not enough teachers, overcrowded classrooms and no access to furniture or materials, the private for profit provision for the poor is a dangerous alternative as there is no control on what the children are taught. The SDPI report found that overall between government, private and NGO schooling, NGO schooling was by far the most successful largely due to ‘good management’, which they identified as a key ingredient for good schooling. Amongst other things they flag up the exodus of richer and brighter children to private schools, and government schooling standards deteriorating even further. According to their research most teachers in the government sector sent their children to private or NGO schools.

‘Since public sector schooling sets the base standard for private and NGO schooling, this decline in quality means that the private sector has little to compete with.' (Khan et al. 1999, p.24)

10 State bank of Pakistan 2004, p. 131
11 Education Chapter, Pakistan Economic Survey 2007/8, p.173
12 Khan et al. 199, p.1
This has resulted in a situation where the poor often have the choice (if they have any choice at all) between bad government schools and quite awful private provision. It is only in cases where good NGO provision\(^{13}\) is offered as an alternative that parents in poor urban or remote rural areas can assure a reasonable level of education for their children.

2. AIMS, OBJECTIVES, HISTORY AND PHILOSOPHY OF TCF

TCF came into being in 1995 as a group of six friends, all entrepreneurs and Chief Executive Officers (CEOs) of their own companies decided to build five schools in Karachi for the most disadvantaged living in urban slums who had no access to any form of education (public or private) whatsoever. Their desire was to take children off the streets and put them into schools. Out of this evolved the aim to provide quality education for the poor. Today the objective has evolved yet again to create agents of positive change who can perpetuate what TCF has started.

‘To remove barriers of class and privilege and to make the citizens of Pakistan Agents of Positive Change’ (The Citizens Foundation Annual Report 2007)

In the 13 years of its existence TCF has grown exponentially. Today there are 530 schools of 180 pupils with more than 3500 teachers each across all of Pakistan – from the Northern

\(^{13}\) The SDPI report also flags up that parents will often opt for private provision because of teacher absenteeism in government schools. These choices are however not unproblematic: There are also cases of bad NGO education provision and many for profit private schools are housed in inadequate accommodation and exploit the poorer parents.
Areas to the southern most tip of Sindh, from Balochistan and NWFP in the West to Punjab in the East. TCF is also building teacher training centres in Karachi (Sindh), Lahore (Punjab) and Mansehra (NWFP). Today TCF is certified by the Pakistan Centre or Philanthropy (PCP) as one of its highest ranking organisations.

The founding board directors agreed at the start that education was at the root of any change. The socio-economic and political backdrop of the mid 1990s in Pakistan was particularly salient. Karachi was experiencing a dire law and order situation. The founders decided they wanted to help create a body of people across the country who would lead honourable and good lives, people who would know the difference between right and wrong and who could make responsible decisions – i.e. good citizens. Education and schooling was a way to take children forward in that direction as education is the foundation on which a structure of good citizenship could be built. Children would be equipped with a value structure and develop ownership of their surroundings. This is where in hindsight the vision of agents of positive change was born, the banner under which TCF operates today. It was also hoped that change would not only flow downwards to the children, but that they in turn would bring back home some of what they had learnt and in this way help develop their families and the wider community. The data collected has shown that this is indeed the case and that the movement towards positive change has already begun. Along side a renewed respect for the schools and the teacher profession is also taking shape in the areas surrounding TCF schools.

The founders agreed to create a large project – hence the goal of 1000 schools – which would be meaningful enough and create a new model on how to deliver education that could be emulated by others. This was not to be a single founder driven institution – but a project on a much wider scale covering the whole country. A hope which has evolved through the history of TCF’s development is that by showing the Pakistani government that it is possible to deliver good quality education to the poorest sections of society, some parts of this model would ultimately be adopted nation-wide. Yet even today both the founders and the wider organisation are aware that 530 schools is a drop in the ocean compared to Pakistan’s 200,000 state schools. Yet they hope that this drop will create the necessary inspiration for others: ‘A drop of perfume in a bucket of water livens up a room with its fragrance.’ (Founder 2)

The project has been inspired by other thoughts as well. One of the founders pointed out that public schooling 30-40 years ago provided in the Urdu medium schools allowed people to do well and compete with those who accessed private provision. As the quality of government schooling has deteriorated over the last few decades, the parallel system of private education for the middle and upper classes has exacerbated the gap between rich and poor in Pakistani society. TCF is a model to bring back good quality Urdu medium schools which will allow
children from poorer backgrounds to compete evenly with their peers educated in the private schools.

Beyond visions of taking children off the streets and putting them into schools, a fundamental part of TCF’s origin is to create a platform whereby those who have the means can give to those who have not, knowing that the money will be well spent and not wasted. Giving a certain percentage of one’s income is part of the Islamic faith, and therefore a central feature of Pakistani society – both at home and within the diaspora. By creating this platform where donors could provide schools and education for the very poor, the founders have leveraged the social will to give as well as disproving the generally held belief that nothing could be done about the bad state of public education and poverty in Pakistan.

Despite the founders’ vision, the central tenet remains that the institution is owned by the citizens of Pakistan and that the founders will not have their names linked to TCF publicly, preferring a low key background position. TCF has always been run like a company. The focus was on building good buildings and then delivering quality education effectively; ensuring well trained teachers were present in areas where there was need. While the founders did not know much about education, their original argument was that CEOs don’t need to be specialists of the product their company produces. As TCF expanded a competent education team was created to underpin the delivery of the curriculum. A specially appointed CEO oversaw the various sections. For many years the CEO was chosen from the ranks of the retired military. This was largely in light of the rough terrain the schools were being built in – often with no adequate hotels anywhere near. Then in 2002, after a series of difficulties, one of the founding directors took over the running of TCF as CEO for a period of 3 years until 2005.

More recently TCF has undergone some major structural changes. Whilst originally the founders were very hands-on in policy decision and implementation, as well as present in the schools – expansion has meant a rethinking of the TCF structure: the management structure is now headed by a new President/CEO who will take office in January 2009. Two Vice Presidents are responsible for into inputs and outcomes respectively. The founding board of directors is still active to give direction and make sure the funding machinery keeps running, but the management structure is devolved to regions and areas to ensure that local problems and issues are seen to more quickly than if the model had remained centralised.
The Model

**WOMEN TEACHERS**
- Training,
- Transport
- Local support
- Staff

**TCF ORG**
- Entrepreneur
- network
- Devolved
- structure
- Management

**SCHOOLS**
- Solid buildings
- Air and light
- 3PS-2SS

**PARENTS**
- Fee structure
- and subsidies
- Communication

**STUDENTS**
- Good books
- Close schools
- No overcrowding

Model:
Areas where there are no schools

**WOMEN**
- Teachers
- Training,
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- Staff

**TCF ORG**
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**SCHOOLS**
- Solid buildings
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**PARENTS**
- Fee structure
- and subsidies
- Communication

**STUDENTS**
- Good books
- Close schools
- No overcrowding
The TCF model has some particular features which have made the project a success. Many of these would be essential features if the model were to be reproduced elsewhere. (See diagram above).

- A network of entrepreneurs with a social conscience, who want to make a difference and who can create a platform to allow other rich people to give. This has included the Pakistani diaspora. The network leverages the social responsibility framework of companies and individuals alike.

- Build schools where there is first no access to any education whatsoever and second where local government schools are inadequate/ oversubscribed.

- Good, solid, well designed buildings: little need for maintenance, lot of windows for air and light, solid furniture and equipment – fans, blackboards, every school has a library with 2 computers and secondary schools have science and computer labs. Enough bathrooms for both girls and boys. A courtyard with plants, a teachers’ room, a room for the principal and one for the accountant.

- Do not allow for overcrowding on any pretext – every classroom has 30 chairs and therefore no more than 30 pupils. When the parents demand more space open an afternoon shift and then build a new school not too far away.
TCF has developed the cluster concept of 3 primary schools and 2 secondary schools (one for boys and one for girls) in close proximity – allowing for the 3 PS to feed the 2 SS. More recently a small number of upper secondary schools have also opened.

Allow for natural progression – where children finish PS they need a SS and then an upper SS. For HE, TCF has arranged scholarships through donors such as Standard Chartered Bank.

In urban areas build schools within short walking distance (in rural areas children will walk several kilometres as a matter of course).

Teacher training, both pre and in service, creating role models for the children, but also for the wider community.

Only female teachers to ensure families are comfortable sending their daughters and giving career prospects to women in rural areas.

Transport via private car for each and every teacher no matter how far she lives to ensure security and make sure the teachers’ families are comfortable with their daughters leaving the house safely.

Locally employed staff as ayahs and chowkidars\textsuperscript{14} to ensure a continuous involvement with the local community and ensure pupil attendance.

\textsuperscript{14} guards/ gatekeepers
• A managerially devolved structure into regions and areas with managers at each level, dealing primarily with infrastructural and managerial issues.
• A competent education team which principals can access directly and which give education policy direction, as well as overseeing training and evaluation.
• A reasonable fee structure with all families paying at least a minimum fee of Rs. 10 per child per month, going up to a maximum of 175 Rs. per month at primary level (250 Rs. at secondary level), ensuring that each child is subsidised for the rest of the cost which is around 900 Rs. per child per month. Books are free for those paying Rs. 35 or less (55 or less at secondary level) per month per child. Uniforms are free for the highest scholarship category and subsidised for those paying Rs 45 or less (70 or less at secondary level). It is expected that all families spend 5% of their monthly income on the education of their children.
• The organisation provides good books (in this case Oxford University books for certain subjects, which are generally used by the private schools) which go beyond the books provided by the provincial textbook boards.

Today there are a total of 530 schools across all provinces. This includes 52 afternoon shifts. The provincial break up is as follows in Table 1.

<table>
<thead>
<tr>
<th>Province</th>
<th>Total</th>
<th>Primary</th>
<th>Secondary</th>
<th>HS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sindh</td>
<td>279</td>
<td>204</td>
<td>74</td>
<td>1</td>
</tr>
<tr>
<td>Punjab</td>
<td>179</td>
<td>134</td>
<td>42</td>
<td>3</td>
</tr>
<tr>
<td>NWFP</td>
<td>31</td>
<td>31</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Baluchistan</td>
<td>35</td>
<td>23</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>AJK</td>
<td>6</td>
<td>6</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>530</strong></td>
<td><strong>398</strong></td>
<td><strong>126</strong></td>
<td><strong>6</strong></td>
</tr>
</tbody>
</table>

Funds to build schools are collected across the donor network. The average cost for building a primary school is Pak Rs. 7,600,000 (cost of construction) and Pak Rs. 3,630,000 (cost of 3 years running). The average cost for building a secondary school is Pak Rs.15,900,000 (cost of construction) and Pak Rs 6,270,000 (cost of 3 years running). Beyond this the average cost a year for supporting a primary school is Pak Rs. 1,100,000, for a secondary school is Pak Rs. 1,900,000 and for a higher secondary is Pak Rs 1,374,000.

Funds are collected both at home and abroad (US, Canada, UK, UAE etc) where chapters of the friends of TCF are active amongst the Pakistani diaspora. In Pakistan the founding directors leveraged their business networks and this developed into a full fledged funding campaign which today includes events (such as golf competitions). The TCF chapters abroad also use charitable dinners as a means of raising funds. There is no dependency on international aid or foundations. The founders also feel that they are addressing a Pakistani problem which should have a Pakistani solution. Donors can donate a whole school, fund a
school for a year, fund a child through schooling for 11 years or for one year, this being the least cost at Rs. 900 month. There are also other options such as donating a van, a computer lab, a library for either a primary or a secondary school.

**Beyond schools**

Beyond the schools but very much integrated into the daily lives of the individual institutions are various pilot projects which help address the needs of the wider community as well as leveraging maximum benefit from the building. In 20 schools TCF has allowed another organisation (New Century Education) to run adult literacy programmes called Jugnoo\(^{15}\). They work with specially designed Urdu and maths books. Within a matter of 3 months adults learn to write a letter and read headlines of newspapers. To date about 1500 adults have benefited. The age range is phenomenal with participants in their teens to adults in their seventies. A seventy something year old woman thanked TCF at her ‘graduation’: ‘we were blind – now we can see’.

Other pilots include a mentoring programme linking up children in Year 8 with professionals who can help them develop a vision for their lives. The programme is structured around an 8 week course, developed to build confidence between mentor and mentees. Early results show that the children learnt to trust their mentor, calling him or her for advice even beyond the time of the programme. This programme is currently running only in urban centres and although earmarked for expansion – it is clear that it might be difficult providing the same number of mentors in rural and remote areas.

Water pumps have also been installed in 10 schools as a pilot project, allowing the families to access clean water in the morning and evening. Designed to help with hygiene and community building, the programme is still in the early stages.

There has also been a development of a sister organisation for vocational education which can follow on from the metric examination the children take in year 10. Again, the organisation links in with TCF, yet does not form a part of TCF’s core.

None of the three pilots mentioned above were part of the review as they are not part of TCF’s core activities across all schools. However it shows that beyond delivering education, schools can help foster community links. The founders however are clear that they will not let the schools be used arbitrarily for projects. Programmes are severely vetted as only organisations well known to TCF are allowed to use the schools and it is clear that the confidence of the community cannot be jeopardised at any cost.

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\(^{15}\) Jugnoo means firefly in Urdu.
After the Kashmir earthquake TCF developed a relief programme which built 2300 houses in 37 villages and 4 union councils. TCF relief also helped establish the water supply system in more than 5 villages. Schools have now been built in the earthquake area, extending the TCF school network to the northern most areas in Pakistan.

Largely TCF’s recipe for success was due to staying focused and keeping its mission simple without diluting it. Besides the unrelenting focus there is also unwavering optimism and a belief in the wider objective. The sustainability is ensured as the programme is run like any company: ‘Non profit does not mean unprofessional’ (VP).

3. METHODOLOGY

The research covers a mix of rural and urban schools in all four provinces (Sindh, Punjab, Balochistan and NWFP) in the span of 17 days. The focus was on primary schools, but secondary and post secondary schools were also visited. The aim was to visit schools which had been established early on in TCF’s history as well as schools which had been more recently built.

In each school the review encompassed a 45 min interview with the principal, one period of classroom observation, chosen at random on the day, a semi structured focus group with parents who had been invited by the school to attend and a walk around the grounds of the school. In most cases the assembly was also observed and in a few cases when time permitted teachers were also interviewed. All in all 89 parents/ grandparents (in some cases elder sisters and brothers) were interviewed. Their families comprised 449 children.

A two hour focus group was held with the board of directors encompassing three of the original founder members, and the current two vice presidents. More detailed interviews (one hour each) were held with the vice president responsible for outcomes, the person responsible for training and evaluation, another member of the education team and one of the founding members with whom this project had been planned. A short focus group was held with a selection of TCF staff who had responsibilities across the board, including fundraising, volunteer, alumni affairs and HR. On the last day a round up discussion was conducted with four of the founding members and the VP (outcomes). Aside from school visits the teachers’ award ceremony in Lahore was attended and an office visit was conducted in Karachi.

Farkhanda Aziz is a brilliant and hard working student who is extremely committed to her studies. She joined TCF Minhala in 7th Grade and excelled in her studies during her time there. When she was in Grade IX her mother passed away. However, she didn’t give up hope and preserved, achieving a brilliant A+ (86%) grade in her Metric examination. According to her, the SCB scholarship was Godsend at an extremely crucial time of her life. It enabled her to join Lahore College for Women for her FSC where she showed academic excellence once again achieving an A grade (80%) in her Intermediate Examination. She was the first person
in her family to have completed her Intermediate level. Farkhanda dreams of becoming a
doctor and wants to influence health care services as well as teach science.

4. DESCRIPTION OF THE SCHOOLS VISITED AND THE RESIDENT POPULATION
All TCF schools have similar features. They include a pleasantly designed building with many
windows (to ensure light and ventilation) and an outside space/ courtyard for assembly and
break with plants. The plants are either taken care of by a particular class group, or in certain
schools a plant is assigned to the care of a particular student. In that case the plant will have
a label with the name of the student on it. All primary schools have a library with two
computers, a teachers’ room an office for the principal and one for the accountant. In each
classroom there are chairs and tables for 30 students. The secondary schools have a
computer lab and science labs as well. Some schools will have a small shop where the
children can purchase snacks in the break time. All schools visited were in immaculate
condition. Only one classroom needed some minor paintwork.

In all TCF classrooms visited the blackboard had a similar layout with the date, day, subject,
and attendance written on the left hand side. In some schools a section on the right hand side
was kept for the word and thought of the day. Sometimes this was in Urdu and sometimes in
English. It was clear from the layout of the board, and the way that the teaching was
conducted that all teachers had undergone the same training. The lesson plan was available
to be inspected whenever it was asked for. All classrooms in the schools visited displayed
the art of the students on the walls in the classrooms and in the corridors. Some classrooms
had enough space to display small sculptures and other artefacts the students had made at
the back or on the side of the classroom. Each primary school has classes running from
Kindergarten (KG) level to year five, sometimes with two or three sections of each class,
depending on the space in the school. A few had a nursery class as well. On average
however every school will have 180 students and seven teachers which include the
classroom teachers and an English language teacher. Secondary schools will offer classes
from year six to ten and upper secondary will go till year twelve. All primary schools are mixed
and children of both genders often sit and play together16. Secondary schools are also mixed
except in the Punjab where gender segregation is a legal requirement.

16 In the schools in Balochistan, girls and boys did not seem to play with each other, but in all other
communities gender at the primary level did not seem to be an issue.
The schools visited and the areas they are located in are described below. The themes which emerged from the work done in each school are analysed in the next section.

**Sindh**
Schools 1 and 2 – Machar Colony, Karachi
The locality of these two primary schools is in a slum located close to the coast, partly on reclaimed land. Although the housing in the slum is largely of brick and mud with some metal roofing, the prime issue is overcrowding. Most families live in one or two rooms, with three generations living under one roof. The average number of children of the parents interviewed was six, which means that in general ten people or more share the limited space. The slum is ethnically diverse with Pathan, Katchi and Bengali families accessing the school. The slum as a whole also houses a large Burmese community. Most families will be working in the fish and shrimp industry, with Bengali families having men, women and children at work, whilst Pathan families often only have fathers and children working, mothers staying at home. The wider colony also has a community of drivers, mainly of Pathan origins. Most children in these schools were on scholarships, although the same colony also houses a ‘blue line school’ with higher fees, which can largely be afforded by the driver community.

In the first school five fathers, four mothers and one sister were interviewed. Their families had 61 children between them (27 girls and 29 boys). Of these 23 were in the TCF school. In the second school ten mothers attended the focus group and had 60 children between them (34 girls and 26 boys). Of these 36 were in the TCF school. The children not in school were either too old (some married), too young, or had been sent to madrassas. In some cases one girl was kept at home to help the mother although she would have been of school going age, but this was not prevalent. Only in one case did a father not even want to ‘count’ his girls as his children, insisting on giving only the number of boys he had. All fathers interviewed bar one spoke Urdu, the one who did not came from Waziristan. They were drivers, one had a small shop and one was a welder in the shipyard. Most mothers in the first school all spoke Urdu and came mostly from the Afghan or Pathan community, they were housewives. The mothers in the second school spoke mainly Bengali and almost all of them worked in the shrimp cleaning industry. Their husbands were labourers, masons, donkey card drivers or fishermen. In the first school the interviews were gender segregated and in the second school no father showed up.

Both schools in Machar Colony visited were running both morning and afternoon sessions due to the high demand for places. In the first school a number of children were late for assembly, due to attending a madrassa in the morning.

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17 TCF’s Blue Line Schools have a different fee structure and are located in areas with lower middle class families who can afford a higher fee. The cap on fees in such a primary school is Rs. 450. This means the subsidy is a minimum of 50%. Students whose parents cannot afford the fees still pay the minimum fee of around Rs. 10 per month.
School 3 – Keti Bander

The third school visited in Sindh was at the southern coast edge in an area which has suffered more recently from further impoverishment. Due to over-fishing in the area, the local fishermen no longer bring home enough for families to survive. 90% of the children at this school are on full scholarships, their father mainly being fishermen or labourers. The area is also very short of water, meaning that the children were a lot dirtier than in any of the other TCF schools visited. Rural Sindh still operates on a caste based social system (which is not the case in the other provinces of Pakistan). The inequalities are generally starker than anywhere else in the country. Villages are made up of huts in reed and straw and there is hardly any brick or mud housing. The villages visited did not have either running water or electricity. Two fathers, one grandfather and two brothers came to the focus group. As the principal explained – mothers never left the house and she had never seen one at the school. Between them they had 31 children (12 girls and 19 boys) of which 11 were at the TCF school. The other children were either too young or too old for the school. The brother was studying, one father was a teacher at the local government school (who had encouraged his students to transfer to the TCF school), one farmed is own land and one was a labourer. The men present appreciated the fact that educating girls was as important as educating boys, but they also pointed out that the TCF school was blessed to have 25% girls out of their total attendance.
School 4 – Goth Dhani Bux, Karachi

The fourth school in Sindh was also located in Karachi and was one of the first schools TCF had set up. Whilst the area was generally very poor, it has improved over the years. However the small brick houses were interspersed with mountains of rubbish. In the old days the population was largely Sindhi and Balochi, but today the area is mixed with Punjabis and Saraikis having moved here. Six mothers and three fathers came to the focus group. They had 51 children (25 girls and 26 boys) of which 32 are in the TCF school. The families seemed to largely come from, lower middle class backgrounds with fathers working as drivers or in government service, but there were fathers also who sorted rubbish (khabari wallah), were labourers and dhobis (washing clothes). One father worked as a carpenter when he could find work and one woman gave tuitions at home. Otherwise the women were housewives.
Balochistan
Schools 5 and 6 – Naya Abad (New Colony), Gwader

The two schools visited in Gwader were two primary school units on one campus in the “New Colony”. As the port is being developed the local fishermen communities have been displaced and relocated to new areas, around 3-4 km from the nearest government schools, much too far for small children to walk. Most fathers here are fishermen and most mothers are housewives.

Only parents of the first school were interviewed. One father and 10 mothers took part in the focus group. They had 76 children all together (41 girls and 35 boys) of which 21 were in the TCF school. Two mothers also had three grandchildren at the same time as some of their children were in the school. Of those that were not in school the majority were too young or too old (with a number already married) and some children in government schools because the TCF school was full. Only one mother had a son at a madrassa. The women interviewed were all housewives. Their husbands were fishermen (mostly working on other peoples’ boats), labourers, drivers, working for the police or a government department, or unemployed (because of illness or accidents). The father was a journalist. The focus group was held with both the mothers and the father together and gender segregation was not an issue.
North West Frontier Province
Schools 7 and 8 Nowshera
The two schools visited in NWFP in Nowshera differed slightly from the schools visited in the other areas. The first school was set off a main road and did not seem close to any particular village. The second school was located inside an army compound. Originally it had been agreed that there would easy access for the poorer rural population to access the school, but due to the current security situation, this access has not materialised. In both cases the families seem to come from the middle and lower middle classes, and less than 10% of the children avail of the full scholarship. In fact parents from the first school are prepared to pay for transport over long distances for their children to be able to access the school. Given that this is a rural area it is assumed that most people in the area live off farming. In the first school only 2 mothers came to the focus group. They had 7 children (4 boys, 3 girls) between them of which 3 went to the TCF school. The first mother worked in the local hospital as a lady health worker, her husband being a teacher at a government school. The second mother was a housewife with her husband working in a medical store. In the second school two mothers, one sister and one father came. The fathers/ husbands were government officials, working in a shop and as a contractor. The father who came did not have a job, but was supported by his brother who had a job in the Gulf. Between them they had 16 children (9 girls and 7 boys). All parents were clearly middle class and well educated. All of them understood the value of the TCF school and were intent on maximising the benefits for their children. Whilst one of the two principals interviewed explained that there were no really poor children close to the school, it was clear upon leaving the army compound that poor children were playing in the dirt just outside.
Punjab
Schools 9 and 10 (Minhala near Lahore)
School 11 (Muzaffargarh, Near Multan)
Three schools were visited in the Punjab, two in Minhala, just outside Lahore and one in the
south, near Multan and Muzaffargarh. The area of Minhala is deeply rural but with villages
dotted at regular intervals. The TCF schools are located in villages within walking distance for
the children. The area looked a lot poorer than the rural area around Nowshera. The first
school was a two unit primary school, and the second was a secondary school for girls which
also had an upper secondary wing. In the secondary school the focus was on six young girls
who had completed their studies in the TCF school and are all currently studying at university.
In the primary school five fathers, six mothers, one grandmother and one grandfather came to
the focus group. Their children went to either of the two units of the primary school. The focus
group was held together and there was no issue of gender segregation. They had 42 children
(not counting the children of the grandparents who are grown up) (17 girls and 25 boys)
between them as well as one grandson and one granddaughter of which 29 were at the TCF
school. The families were mixed, of lower class and lower middle class backgrounds, with
fathers being guards, farmers (on their own land), a teacher at the local government school or
madrassa, owning a small business or labourers. Most women were housewives, and one
was the local TCF Ayah. Aside from the parents and the principal, four teachers were
interviewed in the primary school. All had been through the TCF system and had come back
as teachers.
In the rural area outside of Muzafargarh 11 fathers, one brother, 10 mothers, three aunts and
one sister attended the focus group. Between them they had 105 children (52 girls and 53
boys). Of these 47 were either at the TCF primary or TCF secondary school. The women and
the men were interviewed separately. The professions ranged from rickshaw drivers, car
drivers to small farmers owning their own land, to labourers and government servants. The
women mostly stayed at home but one worked as a labourer herself as she was single
mother, one was a maid and one took stitching home to support her husband who was ill.
One was a health worker – she seemed the only one who had received any form of
education. The husbands of the women interviewed were occasional workers, electricians,
vegetable vendors, labourers and small shop keepers. The families all seemed to be from
manual labour and lower class backgrounds, with one or two lower middle class parents
thrown in. The visit to the local TCF secondary school confirmed the poverty of the area as
108 children out of 132 were on full scholarships.
Saba Hameed’s journey through school has not been an easy one. There were times when her family felt that she had studied enough for a girl and moments when she herself was not sure how long she could carry on. With the support of her principal and teachers and the trust her father had in her, Saba continued through her academic career steadily paving the path to school for the younger members of her family. She received outstanding results in the exams held by the Lahore Board of Intermediate Education (Grade 12), outclassing thousands of students to secure Third Position in the city, proving that golden notion that hard work and passion to learn can, after all, win over difficult circumstances. She has proven that the real hope for Pakistan lay in educating its masses, and in giving a fair chance to those who may not have the same opportunities in life as those at a greater advantage. Saba wants to become a College Professor. She has a passion for Urdu poetry and is an excellent orator.

5. THE SCHOOLS IN PRACTICE

A.) General
On a day to day basis the principals seemed to be very happy with the management structure established by TCF. The principals communicated with their area mangers and with their regional managers for the daily running of the schools. Education policy is set centrally by the education team in Karachi, with both training and evaluation carried out through visits and in regional centres. The curriculum followed is the new state curriculum developed by the Curriculum Wing of the Pakistani Government under the rule of General Musharraf who instigated the most comprehensive education reform since the Zia era (1977-1988). The fact that there are no matching textbooks (yet) means that TCF uses a mix of state board textbooks and Oxford University Press textbooks, which are usually used in private schools.

B.) Students
At the start some TCF schools were viewed with some suspicion by the local communities who though that they were going to be expensive provision. In some cases the local community believed that the schools were part of the Aga Khan Network for education. In order to recruit students the teachers and principals went into the local community to speak to the parents and convince them to enrol their children at the school. To this day the teachers maintain a close contact with the community assessing the level of scholarship a family needs by visiting homes and establishing a picture of the means that family holds. The ayahs are recruited from the local community and will ensure attendance by maintaining communication channels with the families. The chowkidars are also encouraged to have tea with the fathers so as to ensure parental involvement. Today TCF’s reputation means that schools are generally oversubscribed with long waiting lists even in the case where the schools run morning and afternoon shifts.

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C.) Teachers
Teachers are recruited centrally and only women can apply. This has ensured that families in conservative areas will allow their daughters to attend school as there are no men around. For primary schools TCF prefers graduates, but will accept teachers with a school leaving certificate for the lower primary years. The teachers receive specialist pre-service training and are also encouraged to study for an undergraduate degree. New teachers are observed for the first week in their school before being confirmed by the principal. Teachers are driven from home to work and back, ensuring their safety and ensuring continued family support for their daughters/ wives to work. Teacher turn around is not a major problem as teachers only tend to leave when they undergo a major change in personal circumstances – such as getting married or moving away. Teacher recruitment is more difficult in remote rural areas, where some teachers have long journeys to the school each day.

D.) Support, training and evaluation
All teachers receive 120 hours pre-service training and an 80 hour annual in-service training every year. The teachers are taught to plan lessons and how to draw on material outside of the textbooks to supplement their lessons. The TCF education team makes sure that regular evaluations take place whereby someone from the central office visits the schools, speaks to the principals and teachers and conducts classroom inspections.

E.) School & Community
Teachers, principals and parents all confirmed that the community around the schools had benefited as children brought home what they learnt at school. Principal achievements were levels of hygiene as children were taught how to wash, keep hair and nails clean and how to use a bathroom. Family homes tended to become cleaner and parents started to wear their best clothes when coming to school. In areas where the schools had existed for a number of years parents have started to come to the principal to discuss problems and issues, showing the level of respect that the school holds for them. Communication between the schools and the community is maintained through the local staff – the ayahs and chowkidars who liaise with the parents on a regular basis and are also able to find out why a child might not have attended school for a few days. In general however truancy is hardly a concern and children missing school have a family crisis to deal with or are ill. Given the largely poor communities, girls are sometimes taken out of school to help/ substitute for their mothers. Teachers and parents confirmed that students tended to miss school during the long summer holidays and wanted to return as soon as possible. The graduates interviewed also explained how local attitudes had changed with regard to girls’ education and how remote and traditional areas where this had not been the case now accepted the importance of girls going to school.

F.) Achievements and lessons learnt
The lessons learnt differ between the TCF management teams and the individual schools. TCF staff spoke more about management challenges which had been overcome as the TCF system had expanded across the country. Ensuring equal levels of quality across all schools
and getting teachers to remote areas are just examples of the challenges the TCF office has
to face on a daily basis. Getting funding to run all the schools every year is also a major
achievement.
Principals mostly spoke about achievements which related to breaking down local prejudice
and barriers. Often families would be suspicious or reluctant to send their children to school at
first. Teachers and principals would have to go to visit the individual families and explain the
value of education and engage the families on a personal level. This was equally hard in
urban and rural areas where the families needed the children to work for extra income.
The major achievement however for TCF as a whole organisation is the expansion to 530
schools in areas which had either no access to education facilities, or where the local
government schools were oversubscribed. Today over 60,000 children go to TCF schools and
the organisation employs 5310 staff including 3550 teachers across the central and regional
offices. TCF’s achievements have been noted by the government.

Recently, Citibank has selected two TCF Students for a six-week-internship. The Legal
department of Citibank was looking for two interns on immediate basis and thought that this
opportunity should be offered to TCF Students. Umer Yar and Umair Ali are ex-students of
TCF Secondary School–Crescent Steel Campus III, Karachi. They were the chosen ones for
the internship program and in May this year they worked at the I.I. Chundrigar Branch of
Citibank. Umer and Umair were also paid a stipend of Rs. 1,000/-.

Umer Yar studied in Altaf Agha Campus since Grade I. Umer has witnessed his family
struggling under financial constraints. Umer along with his six other siblings used to live in
Karachi, while his father worked in Lahore. Umer’s mother, a simple housewife, bravely
confronted everyday challenges with her seven young children in Karachi and the sole
breadwinner of the family worked hard in Lahore to make ends meet.

Syed Umair Ali’s batch was a year junior to Umer Yar’s at Crescent Steel Campus III. He is
the only brother of three younger sisters and this fact has instilled in him a deep sense of
responsibility. Umair’s father is a teacher in a local government school. After school, Umair
got admission in Government Degree College from where he completed his F.Sc.

6. THEMES
This section discussed some of the themes which emerged out of the interviews conducted.
The themes crosscut from what emerged on the ground in the schools and the management
as well as the board – they reflect concerns and issues expressed as well as more general
aspects of TCF and how these are perceived from the different vantage points of the various
stakeholders. Some themes were emphasized by a particular stakeholder group – i.e.
parents, principals/teachers, graduates or TCF management. However in most cases these
themes did come up across more than one group of interviewees.

- Social mix
  The research indicated that in most schools there was not only an ethnic mix (mainly in
  the urban areas and not so much in the rural areas), but also a great social mix. Parents
came from the poorest backgrounds and middle and lower middle class parents also tried
to get their children into TCF schools due to their good reputation. Across the board the social mix is a healthy way of promoting greater social equality in a country plagued by class differences.

- **Fees and inflation**

  One of the issues consistently raised by parents across the schools was the issue of fees. Whilst none of the parents seemed to expect to receive education for free, the recent inflation across Pakistan has put severe pressure on family budgets. Often parents who were receiving subsidies but whose children were not on the full scholarship now struggled to find the money for books and uniforms, especially if they had more than one child at school. Some parents were even ready to cut a daily meal in order to continue to send their children to school. These issues were confirmed by most principals who saw how parents struggled in their daily lives as costs went up but wages remained static.

- **Access and admissions – ‘we want more schools’**

  Across all parent focus groups there was a feeling that more TCF schools needed to be built to meet the rising demand for places. Often parents were disappointed that not all their children could gain admission as the schools were running at full capacity. The main problem was that once children went to government or other schools they could not catch up with their younger siblings who were receiving higher quality education. In some cases this was creating tensions at home. Most schools visited ran a morning and an afternoon shift, all classrooms full. Teachers and principals were aware of the frustration families felt. Admission policies vary from school to school, with one area having to draw lots out of a hat because of rising demand. In several other areas both parents and principals confirmed that any new schools would be filled instantly – so great was the demand.

- **The changing perception of education and gender**

  In most schools girls made up around 40% of the school population. A notable exception was the rural school in Sindh, where only 25% of the school was made up of girls. Parents, principals and graduates alike spoke of changing attitudes with regard to girls education. It was not only the mothers who spoke vehemently about the choices their daughters would have through education, but also the fathers who were equally proud of their girls and boys. The young girls who have been through the TCF system and are now studying spoke of how the attitudes in the whole area surrounding the school had changed. ‘Now there are hundreds of girls going to school.’ Even in the remote part of Sindh where no mother has ever been seen at the school, attitudes have been shifting.

- **The Role of English – ‘our children speak like on TV’**

  Starting English at a very young age was also flagged up by various groups. Parents were proud that their children could speak ‘like on TV’, whilst principals knew that this language skill is what ultimately puts TCF students on par with those going to private sector schools. The question if to teach more than one subject in English was also raised by TCF management staff. It should not be forgotten that for many students Urdu is already a ‘foreign’ language as they speak the provincial language at home.
• **Dreams for the future – ‘Our children will be doctors and pilots’**

Parents felt that education gave their children choice – choice in the profession they would have later and choice on how to lead their lives. In some cases the individual profession mattered less than the fact that the children would be able to lead good lives – with a sense of right and wrong. Teachers also felt that the students made them proud when they left school. Lives had been transformed due to education with children of illiterate parents studying at university. Graduates also spoke of how education had changed them their families and the areas they lived in. They dared have dreams and worked towards them. Confidence was another big theme which was reiterated both by them and the principals. Especially girls now had role models they could aspire to be as the women TCF teachers and principals showed them a way forward.

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The Resource Group (TRG) in Karachi, provides management and I.T Consultancy to various organizations as well as services to telecommunications companies. TRG collaborated with TCF and after a series of interviews with interested candidates a decision was reached: 15 TCF Students were chosen and TRG trained these graduates in communication skills. These graduates were re-assessed after training for call-center jobs with TRG. It was a three-month-long training period and it ended with successful cases. Two girls secured jobs immediately and the rest are currently in the process of getting jobs.

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• **Changing society – education and hygiene**

In all cases school principals had stories to tell on how the school had changed society around it. In most cases this started by teaching the children about hygiene – how to wash and the importance of cleanliness. It is not unusual for teachers to have to wash the children in the first few years of a school’s existence. Children brought home the message of cleanliness – but also of the importance of education – with most parents confirming how important the school was to their children, many not wanting to be late in the mornings. The school premises themselves set the example by being clean and airy buildings, often in sharp contrast to the poor surroundings. As mentioned above, attitudes of communities surrounding the schools also changed with regard to gender education, showing how a school’s influence is not only limited to the children it teaches but also feeds into the local families and communities.

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Noman is six years old and Salman is four. Salman is greatly impressed by the pictures of doctors in his school books and has decided he wants to become a doctor. Noman, on the other hand wants to become a teacher. Working for TCF School, their parents Ashraf and Salma have picked up some valuable pointers. They are becoming aware of their civil rights, they know the importance of cleanliness, good manners, hygiene; they know the difference that education can bring to one's lifestyle and they have learned hard work always pays off. Empowered among their clan, their opinion is respected among their folks. In these times of inflation, the couple’s steady income every month, free accommodation and scholarships for their young sons are blessings.

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• **Training and transforming the lives of teachers**
Local communities are not the only ones which have been transformed. Many principals emphasised the value of training for their staff. It was clear that TCF offered good employment opportunities to female teachers and maintained standards through continuous training. The teaching staff spoke about wanting to give something back to society – as did the graduates who felt their teachers had become role models for them. ‘I wish the same will happen to others – that they will undergo the same changes as we did’ (graduate).

- **Recognising achievement and commitment**
  The TCF management staff have learnt to recognise the kind of commitment they get from the teaching staff. Award ceremonies held in the local areas celebrate the fact that students pass the matriculation exams. Teachers are also rewarded for 100% attendance. This creates a sense of pride within each school and for each principal.

- **Expansion of the system**
  Parents across the board wanted to see more TCF schools. The founding board has set an aim of creating 1000 schools. Many principals see the TCF system however as more than just a self sufficient system – but rather as an education model which could inform government education policy. The TCF staff also see the difficulties involved in such expansion – as new schools need to be built and managing an ever growing network from a central office – even with a devolved management structure involves challenges. This has also thrown up the question of taking over existing schools and renovating them to
TCF standards. This option also involves problems as government owned schools are generally in much worse conditions (see earlier sections on education in Pakistan) and government teachers earn better salaries than their TCF counterparts.

- **Good citizenship and agents of positive change**

  The concept of good citizenship and teaching children how to take good decisions was mentioned by the founders and reiterated by many principals. It underlies the TCF philosophy. Parents too on occasions spoke of their children being educated meant that they would become better human beings and know how to live better lives. The subject of religion was seen as central in Pakistani citizenship and TCF principals proudly point to the fact that teaching the children cleanliness and through Islamiyat19, the wider communities had accessed the fundamentals of religion, which often they did not know much about.

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Anum Fatima is the first TCF Student who has secured admission in CBM, a leading business school in Karachi. She is also the first TCF Student who has secured 82% in I.Com (Intermediate in Commerce, part I). She is the first one in her family to study beyond Grade X and has set an example for all her younger siblings. She has two brothers and two sisters – all of them attend TCF School – Shirin Sultan Dosa Campus near their residence in Yusuf Goth, Karachi. Anum’s father, working as a driver for Indus Motors Company, is the sole breadwinner of his family. Anum scored 78% (A Grade) in her Matriculation and was easily admitted in the Commerce course offered by one of Karachi’s renowned girls’ colleges, Khatoon-e-Pakistan. Anum’s favorite subjects include Statistics, Urdu Literature and Accounting. She has big plans in life. Anum aspires to join TCF Movement after completing her MBA.

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All in all the variety of themes which emerged from the interviews showed that many issues are viewed from different vantage points by different stakeholder groups. However whilst certain issues were under discussion, it was interesting to note the similarities of viewpoints between the founders vision, the schools and the families. In no case was there a gross disagreement over aims or values.

### 7. IMPROVING THE PROGRAMME AND THE FUTURE – RECOMMENDATIONS

Beyond the themes which emerged above, the research also brought about suggestions on how to improve the programme and develop it in the future. Some of the following recommendations emerge out of the themes discussed above. Others have emerged from the observations made and the interviews with the various stakeholders.

**Schools, teachers and principals**

- TCF should develop a methodology to get feedback from the teachers directly. As the system expands it is no longer sufficient to rely on the principals to represent them. This could be done via a suggestion board once a term or once every 6 months. A

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19 Islamiyat – Islamic studies is a compulsory subject in all state schools in Pakistan.
board has the advantage that although it is anonymous others can see what ideas are being discussed and ideas can build on previous suggestions.

- As a part of the teacher training, teachers should be encouraged to maintain a reflective diary so as to show how they think about their teaching. This diary should remain a personal document but issues arising can be discussed between the principal and the teachers. Teachers will in this way benefit from continuous reflective learning. Teachers also need to be given more time to prepare their lessons. The reflective diary and preparation time should be worked into the timetable.

- Schools should be networked via the internet. Despite the remote locations principals need to have access to e-mail and internet. This is important in order to allow teachers to draw on the net for materials and to learn about the latest teaching techniques. It will also make communication between schools easier, currently schools operate within their clusters like islands. Principals should also have regional meetings where they can support each other. Schools will in this way be able to share problems and find joint solutions, even without drawing on the central or regional offices.

- As a part of educating the whole community joint learning activities between parents and children should be encouraged at the schools. Twice a year teachers should invite the parents to take part in a class with their children. This is particularly effective in mathematics. The lesson has to be planned so as to encourage parents’ learning by getting them to do exercises with their children. Several teachers are needed for such a session. This way parents will learn how to get involved with their children’s education and also become more comfortable coming to schools outside of parent-teacher meetings. Teachers might need special training to deal with adults but pilots in the UK have shown a standards rise dramatically after this type of parental involvement was initiated.20

- The admission policy differs from school to school. Whilst it is clear that a one size fits all solution will not work and that each area has different issues to deal with, there should be some central guiding principles which are enforced by the regional managers.

**Fee levels, families and areas**

- TCF needs to develop a flexible structure of fees to be able to change the fee level of a family when they become less well off (inflation/loosing job) or better off. The same is for areas which have improved and where a new ‘class’ moves in. In certain cases schools need to be upgraded to blue line schools with higher fees, still allowing for poorer students to avail the full scholarship. In this was better off families are not subsidised at the cost of poorer families.

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**Management staff**

- Currently evaluation and training are held as one brief. This needs to be changed as it is impossible for the person responsible for training to then independently evaluate the teachers who have received that training. The officers holding these briefs need to work closely together and develop aims and objectives of the training jointly. (It has been understood that TCF was in the process of separating the 2 briefs at the time of writing).

- The education team should receive further training and have the option for continuous professional development from AKU or other internationally recognised institutions so as to bring new ideas to TCF. This is also important as they will be able to give teaching advice to the teachers who may not have access to such training. It will also mean the possibility of building international networks between TCF and other organisations.

- It would also be recommended to collect baseline data in every area before setting up the school so that progress can be monitored. This should not be an exercise in measuring everything but will be helpful in monitoring children’s progress and also see how the areas change over time.

**Feedback loop**

- Children who have been through the TCF system should be encouraged to take part in an essay competition before they leave TCF. This could be about their future goals, or simply to explain in their own words what an agent of positive change is. It is only with such feedback loops that TCF will be able to grow beyond the vision of the management. The essays will become a bank of ideas which will feed back directly into the schools.

- TCF should start collecting stories of changed lives of both teachers and students. This can be done through the principals in each school or through independent research – with someone in the management team responsible for collecting and editing stories. Pakistan is changing and in a generation some of these changes will not be imaginable. In this way TCF will be a repository of Pakistan’s subaltern history as well as have palpable evidence of what difference education can make.

**TCF also faces current challenges and debates**

- TCF needs to be mindful of ‘provider capture’. The TCF schools have an excellent reputation and middle class and better off parents will try their utmost to get their children into them even if this means travelling long distances. This largely happens at the expense of poorer families. In one particular area middle class parents pay for transport fees to cover long distances to make sure their children can reach the TCF School. Poorer local children therefore might not get access. In this area the scholarship structure confirms that the middle class families dominate the spectrum.
as only 10% of the children receive the full scholarship and most families pay the full fee (i.e. the still highly subsidised Rs 175 per month).

- One of the current debates is around the expansion and the future of TCF. One possibility which is being discussed is to work in a Public Private Partnership (PPP) with the government and take over government schools. The difficulties with this that have to be born in mind is that government school buildings are not of the quality of TCF schools. Even renovations will not easily recreate the air and light which are the hallmark of TCF schools. Government school teachers are on higher salaries and have tenure. TCF has to be careful not to create two separate classes of schools if they decide to go into such a partnership. One of the strengths of TCF has been the equal status of all schools and its relentless focus on what it does best. This should not be lost.

- The current Pakistani curriculum is problematic in that, although reformed and brought up to date in 2007, there are still no matching textbooks. TCF has till now used both provincial board books as well as OUP books. There has been discussion about writing TCF books. Writing textbooks is a difficult endeavour and needs to be undertaken with utmost care. It is normally better to use standard textbooks and build a file of extra materials which can be used, or ask teachers to develop supplementary materials. In the case that TCF writes its own textbooks, it should get an education authority to review them before publication.

- Communication between the management teams and the schools has been a cornerstone of TCF’s successful model. With the expansion it becomes more difficult to maintain such communication. It was observed that schools with better communication channels seem to be doing better. This means that the relationship between schools/ area managers and regional managers needs to be monitored so that it remains an inclusive process.

Sajida Hanif is a TCF Graduate who is the first one on her way to becoming a nurse from the renowned Services Hospital Nursing School, Lahore. She is not only the first TCF Student in this field, she proudly claims to be the first one in her entire family and clan who has academically reached to this point. A resident of Phangali, Sajida cleared her Matric Examinations in flying colours in 2005. She admits her family had never thought she would go to college let alone take up a professional degree course in nursing, but with the encouragement of her teachers and the scholarship that SCB provided for her she was able to pursue her dream. Sajida belongs to a farming family and says that it would not have been possible for her parents to afford higher education for her on their limited resources; therefore scholarship support in this regard is the primary reason for her being able to continue her education. Currently, Sajida is completing her III year in her Nursing College and has just one more year to go before she graduates. But her long-term-goals are just starting to unfold. Sajida wants to ultimately become an instructor in the Services Hospital Nursing School.
8. REPLICABILITY OF THE MODEL
The TCF founders all believe that the model is replicable in other countries as it can be tailored to the local needs. Even in Pakistan the model has had to be adjusted to the different rural and urban environments within the four provinces. Although religion has played a central role in TCF’s foundation (Islamic tradition of giving to the poor), the schools have children from all faiths – even with one school with a Hindu majority. Consequently the model could be used in any other country where the state does not provide sufficient education provision for all sections of society.

In replicating the model the reasons for success have to be kept in mind:

- Having a clear vision of social justice shared by all: the founders, the board of directors, the management teams and the schools.
- Selecting areas where education is most needed and can make most difference. Helping the poorest of the poor.
- Maintaining the focus on education and not letting the schools/pupils be used for non education activities of other development agencies.
- Creating rules and sticking to them. For example no overcrowding in any school or classroom with no more than 30 pupils per class.
- Devolution of responsibility to the regions and area offices, however with clear lines of communication up and down.
- Maintaining a dedicated management team as well as a successful fund raising team which can draw on the entrepreneurial network for funds.
- Not being afraid to take on major challenges and taking on board lessons learnt.

Sabahat Anjum joined TCF in 6th grade and achieved a brilliant A grade in her Matric examination. She wanted to pursue further education but tragically her father passed away leaving her and her sisters the responsibility of earning their livelihood. At this juncture she felt that her dream of pursuing a degree in education was slipping away from her. SCB scholarship was like a ray of hope for her. It gave her life a mission. A mission to work hard, study, and at the same time contribute to her household’s income through teaching students. Currently Sabahat is teaching class 1 students in TCF Primary school – Qaisar town and simultaneously pursuing her Bachelors degree privately from Karachi University. Sabahat intends to complete her education to be better equipped as a teacher.

9. POLICY IMPLICATIONS AND CONCLUSIONS
Given the background section’s summary of education policy and problems in Pakistan it becomes clear in the subsequent parts of this report that TCF is aiming to plug a substantive gap. Currently TCF is reaching a large number of families across the whole country. However it is clear that the 530 schools cannot substitute for state provision or even for the lack of state provision in the poorer urban and rural areas across Pakistan. In the previous section the debate about taking on state schools as a part of the expansion process has been discussed briefly. There are major obstacles which would have to be overcome so as to not dilute the model and the objectives if TCF decided to take the organisation forward through a PPP.
However beyond this debate the success of the TCF model raises other questions with regard to relations with the state. The reason that the state has traditionally maintained the responsibility for education is because the state is neutral and its first function is to protect all citizens. Today’s trends in a globalising and neo-liberal world, show an increased involvement of the private sector both in developed and in developing countries. This is generally for profit and has resulted in parallel education systems created for the middle and upper classes. More recently a separate strand of education provision for profit for the poor has also been developed. Private sector schools don’t tend to have close links with the government. But another side of the private sector are foundations and philanthropists with altogether different goals. TCF is part of this trend and as a result it is important to ask what influence senior TCF staff should have on policy making, or in how far the TCF model should be adopted by the government as a way forward. The TCF model has shown that high quality education can be provided even in the most difficult areas (remote rural or poor urban) with high levels of student achievement. It is also clear that the model operates in an efficient and cost effective way. As such TCF management and staff have learnt lessons which could be valuable to the ministry of education and could provide advice on how to improve Pakistan’s education system as a whole. To date TCF staff have not been a part of the education policy development process in Pakistan. Unlike other, largely western philanthropic models, the TCF agenda has not been to influence policy makers or push a particular ideology or agenda into government realms. Research by Stephen Ball shows that philanthropists such as Bill Gates (Gates Foundation) and George Soros (Soros Foundation) have clear goals of shaping policy through the money that they spend. In some cases the influence goes beyond trying to shape government policy, and involves trying to shape the beliefs and value systems of the children targeted directly.

TCF differentiates itself from such foundations as their aim does not differ from that of the state – there is no particular ideological or political aim. In fact the purpose of TCF schools is to educate the poorer sections of society and give them an equal chance in life so as to create a more equal society. The hope is that those who benefit from a good education will in the end be able to contribute to society so as to change Pakistan and make it more socially just. Based on these premises TCF should be involved in supporting government education policy, not least to share how to overcome the obstacles of education in the most difficult parts of Pakistan.

The report has endeavoured to give an overview of the work that The Citizens’ Foundation is currently undertaking. It shows what the essential parts of the model are such that they can be replicated across Pakistan but also in other countries. It has also set out a series of recommendations for the future of TCF in light of the current expansion. To date TCF has contributed enormously to the poorest sections of Pakistani society by offering them quality education in dignified surroundings. Further expansion will allow many more to benefit across
the country. It is hoped that TCF will be able to contribute to Pakistan’s education sector more widely by sharing its journey and the lessons learnt with education policy makers in the relevant ministries and agencies. This in turn should help Pakistan become a society of agents of positive change.
Appendix 1

TCF schools visited –

<table>
<thead>
<tr>
<th>Region</th>
<th>Location</th>
<th>Campus Name</th>
<th>Year</th>
<th>Donor</th>
</tr>
</thead>
<tbody>
<tr>
<td>South West</td>
<td>Machar Colony 2</td>
<td>Lakhani Campus</td>
<td>2003</td>
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<td>Aziz Rakla</td>
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<td>2005</td>
<td>Pak Kuwait Investment Company</td>
</tr>
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<td>2008</td>
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</tr>
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<td>2005</td>
<td>Pakistan Executive Group</td>
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<tr>
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<td>Mr. Altaf Agha Campus - I</td>
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<td>Al Maktoum</td>
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</tr>
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<td>PEG Aramco Campus</td>
<td>2006</td>
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Bibliography


