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# Primary education and its consequences towards economic trend in South Asia. A review of previous literature

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The study is based on the review about the Primary Education and its consequences towards economic trend in South Asian countries. The review of research conducted by different authors in the world shows that primary education increases the productivity of the people of a country which can contribute in the income of an individual and in a society as a whole, and can also help in social and health indicators. The recent trend from the World Bank and UNESCO shows that countries did well from the last 15 years in educational opportunities in South Asia due to which youth literacy has significantly increased which can contribute in the economic development in the region. The review suggested that household decision making towards the schooling of their children depends on the returns to education in that region. The rate of returns is mostly used by the economists to understand the decision making of the households on the schooling of their children. In spite of the returns to education there are the external benefits of schooling which are other non-market education welfares and can improve the health status of households, family income, can reduce household family size, improve quality of life, efficiency in household production, better childcare and political awareness, etc. The GDP and Per Capita income has also increased due to momentous deviations in youth educational attainments. This research showed that the literacy rate in South Asia has been increasing and will improve the life of individuals in the region. Although there is a significant change in educational attainment and literacy rate, except Pakistan, which has the lowest literacy rate and is far behind the Millennium Development Goals (MDGs) has to improve its policies and achieve all the objectives in the literacy level. The research will give an opportunity to the policy makers to take initiative for further improvement of the targets and goals in Education as is the basic right of an individual in the world and for the people of South Asian countries.

**Key words:** Returns to education, South Asia, and economic development.

## INTRODUCTION

This research is based on the impact of schooling on the economic development of South Asian countries and how this impact on revolutionary progression. Countries started economic growth through the access to education, as education is the only way to achieve better economic development. According to current population estimation of United Nation 2016, the South Asia has 1,846 (Million) population, which is the 24.8% of the total world population. The population density is 289 Square kilometers and the population of urban area is 34.3%.

According to (SAARC) South Asian Association for Regional Cooperation, The seven countries launched the political and economic organization, which was included on Bangladesh, Bhutan, India, Maldives, Nepal, Pakistan and Sri Lanka, in December 1985. While Afghanistan Joined the organization in April 2007.

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The reason was because these countries have the same certain economic and social problems, together with association to, near to the ground level of literacy rate, low quality of education, poor infrastructure, high rate of dropout of school, not proper funding, adverse cultural practices and historical connotation of people with each other (Chanda, 2011). The review about Iran is also, discussed because Iran is the border with Pakistan, and has cultural and other geopolitical relationships with Pakistan. India is the most populous country in South Asia, while Pakistan is having the 2nd highest population, which is 188.93 Million according to (World Bank, 2016). The United Nations Millennium Development Goals (MDGs) was basically based on the different measurable important targets and goals for those countries who are far behind the developed economies in the world to achieve a sustainable development, in these target areas education is the basic factor for human rights and it's the basic need of an individual in the society. The member countries of the United Nations were pressurized to take part in the universal primary education, reducing the child mortality rate by two-thirds, also to help in maternal mortality rate by three quarters and also to provide safe and clean drinking water for the half of the population of the world (Alston, 2004). This research is based on the present situation in South Asia in literacy rate and what are the main reasons that South Asia needs to achieve their targets and goals in the literacy rate. We will explore the previous research in returns of education and will also discuss about the present literacy rate in South Asia. The recent literature stated that it is primary schooling which has significant contribution towards economic development and social benefits, and for the past few decades' countries from developing countries have given less attention. Why primary schooling? Because from different discussion and literature, it has been informed that there is very less opportunity cost during the primary school period and the returns are high comparatively secondary and tertiary level of education. While the cost of higher education is high, which is not possible for the poor household to send their children to secondary and tertiary level and due to lack of financial resources household is compelled to send their children to work. This paper will explain the previous literature in the light of returns to schooling and will also elaborate the World Bank and UNENISCO to understand about the present literacy rate of South Asia.

## **METHODOLOGY**

This research is based on the previous review of literature which was mentioned by different authors in the field of economic development and returns to education. Review of Literature plays an important role in finding the groundwork and explanation of a specific problem. It helps us in doing the research work to find out further

information about a particular problem, which is hidden and needed to be identified. The research work is also based on the education in each country and its trend with other different economic indicators mentioned by the World Bank and UNESCO. The increase in Primary and Secondary Education Enrollment, Youth literacy and slight change in the literacy rate is also discussed in this literature review. Schultz (1961) Mentioned in his research work and considered education as an investment and the essential sector for development, which increases the skills and stock of the individual society as an investment in Human Capital. For the sake economic development of a society, education is an important factor which brings solidarity and modern technological innovations in an economy. Since the time of Adam (1976), education was considered to be a debate for the economic growth of a country while in the middle of the twentieth century education is considered as the labor and capital in the country, but till now education is considered as the economic growth and plenty of research are based on the theories related to the returns and the economic growth. As it is mentioned by researchers that both growth and returns to education is mainly due to the primary education, because primary education has more contribution in returns as well as in economic growth, this research article is mainly based on the primary and secondary education related literature where most of the writers mentioned about the returns to education and its effect. Colclough (1982) in his article related to a review of literature in impact of primary schooling on economic development also stated that primary schooling has much lower cost than secondary and tertiary schooling, he explained that secondary and tertiary education is more expensive for some countries comparatively to primary education. He stated in his research work that higher education needed more salaries, small ratio of the classes and high expenses for the low enrollment makes it difficult to fulfill the budgetary expenses in a country. As he mentioned about the UNESCO 1977, the annual average increase in the developing countries.

## **Theories related to returns to education**

Education is an investment in Human capital, and is considered to be an investment that is parallel to investment in Physical Capital. As firms decide to invest in new machineries, this is the case of an individual person when he decides to invest in education to learn more skills, the investment for both Human capital and physical capital is included on the current costs, and harvest of future earnings and the internal rate of returns, (Schultz 1960).

Patrinos and Psacharopoulos (2002) stated in their research work and described the role of education in different countries with the basics of the human capital

model, in which they stated that the basic role of Education is raising the individual productivity. They have also discussed education at the rate of returns in their empirical research in different countries. Some researchers in 1970 considered education as the screening and signaling model, which is based on the relationship between earnings and education. Such models indicate the distinctive ability or the productivity of an individual. Brown and Session (2004) explained about these types of models which are related to the individual ability and signaling. The skills and productivity of an individual in developing countries would not have improved so fast as in the recent decade it has been increased due to the educational opportunities in the developing countries. The returns to schooling can be judged from the investment in education (Mincer, 1974; Becker, 1975). As there are many non-market benefits of education, while it is making people productive, gives opportunity to earn high wages and eliminate the poverty of a society. The increase in earnings due to education is simply known as the economic returns to education, which estimates both private returns for an individual, society and the social returns for a large number of developed and developing economies. Compared to the private rate of returns social rate of returns is lower due to the public finance cost of education (Haveman and Wolfe 1984a, 1984b).

McMahon (2000a) stated that there are no interpretations for the individualized education which give benefits to the society, which is known as the external benefits of education while in case of higher level of education these externalities have more benefits for the community or the society in the field of research and evaluation. The importance of these externalities is momentous for the investment in education in a society. Psacharopoulos and Patrinos (2004) described in their findings that in developing countries the returns to education is continuously growing as approximately 10% increase can take place with one additional year of schooling.

While in other studies the Schultz (2004) estimated that additional year of schooling can increase the returns to education in general. But in some countries cases its effect is very low, which is a convex pattern in general, but monotonically it does not increase in some countries with an extra year of education, which is generally a convex pattern in returns to education. In case of primary schooling the returns have been decreased due to supply and demand side in some countries, while it has been increasing in terms of South Asia where the educational level is very low.

For the last decade education is the evidence of economic growth in several East Asian Economies, which have rapidly shared educational expanding. And have the evidence that education is the key factor for the economic development.

### **Schooling and income generation**

Rosenzweig (1995) in his research stated about the differences in returns to primary education during the time of green revolution in India. The areas which were suited Agra-climatically to the use of higher yielding variety seeds, the returns to the primary education increased because those farmers who had up to the primary level of education had adopted the technology very well. And those areas which were climatically not suited for the seeds were not able to increase their income level from Primary education. Breierova and Duflo (2004) in their research work in the Indonesian school building program, they find there were an increase in the labor force with a proportion of primary school graduates, in those areas of the country where the school building efforts were launched, due to which the wages of the older worker gone down. The result was expected that whatever is the reason, if the human capital is increased instead of physical capital, which may be the need for the different periods in human capital rather than physical capital that holds down the returns to education.

Lucas et al. (2003) described that children leave their family farm, where all the skills are required for their job on the farm they invest in schooling and learn more skills. He stated the investment in schooling can decline the fertility rates of an economy which can improve opportunities, technological changes in the markets and increase educational attainment to bring socioeconomic changes in the life of every individual. Schultz (1988) in his research showed that the additional years of schooling have a significant effect on individual earnings. He also discussed that education has a major prominence in sustaining income growth. Bardhan and Udry (1999) hold that income inequality is the result of lack of attainment of education in poor countries. Considering the link between education and income, access to educational opportunities could prove a sound policy instrument for uplifting a stressed economy such as Pakistan.

### **Schooling and its impact on a society**

Schooling affects the productivity and outcome of an individual as well as of the society as a whole. Some studies suggested that additional years can increase the earnings and productivity of an individual, while those people who have high schooling the returns from schooling is always high, and those who have less schooling their returns will be lower comparatively. Some of the researchers have discussed the schooling as cognitive skills; the schooling increases the cognitive skill of an individual as well as the socioeconomic value of an individual in a society. As it has been discussed by McMahon (2000b) in his research work that education is not only increasing the productivity and economic

**Table 1.** GDP and GDP per capita income (Current US\$).

Country Classification	2000		2001-2004		2005-2008		2009-2012	
	Billions	Numbers	Billions	Numbers	Billions	Numbers	Billions	Numbers
Afghanistan	2.46	-	5.29	258.92	10.19	288.76	20.51	417.06
Bangladesh	53.37	406.53	65.11	425.41	91.63	535.72	133.36	785.36
India	476.61	452.41	721.58	534.99	1224.10	904.58	1831.78	1358.43
Iran,	109.59	1664.26	183.70	2172.45	397.19	4240.89	587.21	6830.68
Nepal	5.49	231.43	7.27	259.72	12.55	385.52	18.85	615.05
Pakistan	73.95	534.92	97.98	557.59	170.08	896.90	224.65	1137.57
Sri Lanka	16.33	854.93	20.66	947.39	40.71	1572.96	68.43	2820.76

Source: World Bank national accounts data, and OECD National Accounts.

growth of a society but it can also decrease the fertility rate, population, poverty, the reduction in infant mortality, increase in life expectancy as well as can bring sustainability in political stability.

As Psacharopoulos (1994) described that the highest returns were consistently finding out of the primary schooling, while secondary schooling had slightly dominant the returns to schooling. It was noted clearly that the differences of returns between the primary and secondary level were considered due to the opportunity cost of schooling instead of wages from schooling. In the same study, about the returns to schooling within the countries all around the world, he finds out the women had the higher returns to schooling than men. As 11.3% where the return to schooling for men while for women it was 1.3% point higher than men in the proposed research work by him.

Hanushek and Kimko (2000) stated in their studies that the association of education is broad-based circulation of information in an economy. Barro and Lee (2001) stated children who not complete primary education with a large share; it can affect the productivity of the labor force in future generation. At the start of the new millennium, adults average just 0.8 years of formal education in Mali and Niger, 1.1 years in Mozambique and Ethiopia, 2.0 years in Nepal, and 2.5 years in Bangladesh. Azariadis and Drazen (1990) stated that it has been proofed from research that low human capital and human skills are fundamentally inadequate for sustainable economic growth, it is also very important for the global as well for regional economies that for stable democratic institutions and for poverty reduction in an economy education is very important factor, and they were the first researchers who mentioned that those countries who have low human capital accumulation which is lower than six years of schooling will have low returns equilibrium until the level of human capital rises. They mentioned that those countries who have above the threshold, they achieve higher macroeconomic growth (Hanushek and Kimko

2000).

Barro (1999) stated in his research about 100 countries that from 1960 to 1995 only education has risen tendency in the democracy both within the primary schooling and with the participation of male and female in these regions. Heckman et al. (1999) investigated the difference between general and partial equilibrium analysis, in which the demand side of the market for the gross wage distribution changes, due to the offset of any policy change. Card (1999) had explained about his usual idea that the marginal rate of return to additional years of schooling with the marginal cost of the same additional years of schooling equates the optimal schooling level. The data has been gathered from both World Bank as well as from UNESCO Institute for statistics (UIS).

### World Bank and UNESCO trends in literacy

The World Bank and UNESCO trends in different development indicators show a significant change in the literacy level of youth and per capita income of an individual. The returns from schooling have been discussed by different authors and they mentioned that primary education has a lot of contribution in earnings of an individual in developing countries.

Table 1 shows the GDP and Per Capita Income of South Asian countries in Billions USD. The highest GDP is that of India which 1831.78 is in South Asia, while the per capita income of India, which is 1358.43 in 2009-2012 and is higher than Pakistan and Afghanistan but lower than other countries in the region. While the highest per capita Income is that of Iran, which is 6830.68 and the GDP of Iran is 587.21, in the same year, which is the average aggregate value, both per capita and GDP, of Iran is higher than Pakistan. The GDP of Pakistan is 224.65 which is the average between the year 2009-2012, and per capita income of Pakistan is 1137.57 in the same year. Both GDP and GDP per capita Income is lower than the other South Asian countries, except

**Table 2.** Adult literacy rate and Illiterate population 15+ years, both sexes (%) and Million.

Country	2001		2002-2006		2007- 2011		2012-2015	
	Literacy rate	Illiterate						
Classification	%	Million	%	Million	%	Million	%	Million
Bangladesh	47.49	44.85	-	-	-	-	61.55	43.82
India	61.01	273.11	62.75	285.52	69.3	262.92	72.13	256
Iran,	77	-	82.33	9.38	85.02	8.26	86.85	7.94
Nepal	48.61	7.29	-	-	59.63	6.98	64.66	6.74
Pakistan	-	-	54.15	46.31	54.74	51.8	58.68	52.21
Sri Lanka	90.68	1.3	90.81	1.37		1.36	92.63	1.19

Source: World Bank data and UNESCO Institute for Statistics-2016.

**Table 3.** Youth literacy rate, population 15-24 years, both sexes (%).

Country	2001-2005	2006-2010	2011-2015
Bangladesh	63.62	-	82.13
India	76.43	81.13	87.9
Iran (Islamic Republic of)	97.03	97.65	98.18
Nepal	70.05	-	87.32
Pakistan	65.09	70.55	72.98
Sri Lanka	95.59	97.87	98.76

Source: World Bank data and UNESCO Institute for Statistics-2016.

Bangladesh and Afghanistan, which is not sufficient for the socioeconomic wellbeing of the people in Pakistan. The GDP and per capita income in India, which was 476 and 452.41 in the year 2000-2001, for Pakistan it was 73.95 and per Capita Income was 534.92, while in Bangladesh it was 53.37 and the per capita income was 406.53 US\$. From the year 2000 to 2012 the data show that there is a significant change in the per capita income of the countries as well the GDP increase in Billion US\$. As the literature mentioned by different author about the returns and economic growth can be improved through education, the data in case of India, which has tripled its economy and has increased the per capita income although it is not enough for poverty reduction. The method for time changes in real GDP for each country is a reasonable set of aggregate growth rates for a period of about 15 years, 2005. Aggregate data are either sums or weighted averages of individual country data. The GDP of individual countries is measured at 2005 and exchange rates in national currencies were converted into dollars (World Bank 2012).

Table 2 shows the literacy rate of South Asian countries from 2001 to 2015 and also the illiterate population in the same years. Sri Lanka has the highest literacy rate, which is 92.63%, in case of India it is

72.13%, which is the 2nd highest in the region, while Nepal and Bangladesh has 64.66%, and 61.55% respectively in the year. In case of Pakistan its literacy is the lowest one which is average 58.68% in the same years from 2012 to 2015. The change from 2000 to 2015 in the literacy rate is taking place around 8% and above in the case of India, Bangladesh and Pakistan. While there is still a big population of people who are illiterate in the region. In India 256 million people are illiterate, which is the highest in the region. Pakistan which is the second highest in the region. Bangladesh has, also, the high illiterate population, which is 43, million. A large proportion of illiterate population in South Asia is the main cause of children out of school and lack of parental interest for their children to go to school.

Table 3 shows that the Youth Literacy rate in Pakistan is the lowest one which is 72.98%, while the highest one is from Sri Lanka which is 98.87% in the year 2011-2015. In India it is 87.9%, while in case of Iran the youth literacy rate is 98.18%, which is the second highest one in the region as well as in the neighborhood countries, but since 2000 it has been increased 20% in case of Bangladesh while India has increased its youth literacy rate up to 11%, again Pakistan is far behind, with its 7% increase in the last 15 years according to the data by (World Bank

**Table 4.** Population of the official age for education both sexes (Million).

Country	Factors	2000	2001-2005	2006-2010	2011-2015
Bangladesh	Primary	16.17	16.36	16.55	16.19
	Secondary	21.66	22.03	22.39	22.82
India	Primary	120.56	122.36	125.58	127.48
	Secondary	159.66	163.26	168.12	173.24
Iran	Primary	7.93	6.85	5.48	6.27
	Secondary	12.75	12.43	10.14	7.27
Nepal	Primary	3.2	3.4	3.5	3.3
	Secondary	3.82	4.05	4.45	4.71
Sri Lanka	Primary	1.64	1.62	1.68	1.75
	Secondary	2.79	2.69	2.61	2.62
Pakistan	Primary	19	19.37	19.66	20.37
	Secondary	24.01	25.26	26.54	27.1

Source: World Bank data and UNESCO Institute for Statistics-2016.

**Table 5.** Out-of-school children of primary school age, both sexes (Millions).

Time	2000	2001-2005	2006- 2010	2011- 2015
Country	(Million)	(Millions)	(Millions)	(Million)
Bangladesh	-	0.76	0.95	
India	19.05	17.52	4.48	4.04
Iran	1.01	0.35	0.03	0.04
Nepal	0.95	0.66	-	0.07
Pakistan	-	7.00	5.61	5.72
Sri Lanka	-	0.02	0.08	0.07
Developed Countries	1.44	1.64	1.41	2.01

Source: World Bank data and UNESCO Institute for Statistics-2016.

and UNESCO 2016). In the case of youth literacy it is also very positive change and is an indicator towards the economic development of the countries of South Asia. After Africa, South Asia is the second highly populated region where the literacy rate is very low and a large number of populations living under poverty line in the region.

Table 4 shows the population of official age for education of both sexes. India has the highest population with the official age of schooling which is 127 for primary and 173 million for secondary.

The 2nd highest is that of Pakistan, which is 20 million for Primary and 27.1 million is for secondary, while Bangladesh is close to Pakistan in the population for official age of schooling which is 16.9 million for primary and 22.82 million for secondary school.

Table 5 shows that in case of India it has reduced a large number of proportion of children, which were 19.05

(Million) who were out of school in 2000, and declined to 4.04 (Million) in the year 2011 to 2015, which is a positive change in reducing the number of out of school children in the region.

Pakistan is on the first number in the region where 5.72 (Million) children of primary age are out of school and people still facing problems with access to school. The Scattered population of Pakistan has many problems to achieve the quality education and fulfill the requirements in the rural areas. Still, there is a wide gap between the school going and out of school children; a large population of the primary school age children is still out of school, which is a negative indicator towards economic development and poverty reduction in a country. As we have already discussed in the above literature that the large proportion of the country, who do not go to school effect the economic growth as well as the income level of an individual in the developing economies.

**Table 6.** Government expenditure on education as percentage of GDP (%).

Country	2000	2001-2004	2005-2008	2009-2014
Bangladesh	2.13	2.08	2.08	2.01
India	4.34	3.86	3.15	3.62
Iran	4.22	4.24	4.28	3.37
Nepal	2.89	3.17	3.79	4.51
Pakistan	2.61	2.13	2.57	2.32
Sri Lanka	-	-	2.06	1.66

Source: World Bank data and UNESCO Institute for Statistics-2016.

Table 6 shows the government expenditure on education as a percentage of GDP, from 2000 to 2015. The highest average GDP expenditure on education in the years 2009-2015, was that of Nepal, while the second highest one was in India which was 4.51 and 3.62 respectively. Pakistan has 2.32% of GDP in the same years which is not enough to fulfill the requirement for the expenditure on education. Pakistan has to increase its GDP, up to 4% to achieve the millennium development goals the same is from Bangladesh which is very low. India, Pakistan and Bangladesh have the highest populations in South Asia and their literacy rate compared to other states like Sri Lanka, and Iran is very low. The literacy rate and spending on education is almost the same for these three countries, while the dropout have been improved by India, but Pakistan and Bangladesh have the highest challenges to improve their dropout of schools and achieve the targets according to Millennium Development Goals especially in literacy.

### Profile of South Asian countries and literature related to returns to education

#### India

Republic of India is the most populous country is the 1st populous in South Asia and the 2nd in the world with its population 1311.05 Million in the year 2015. It is bordered by Bhutan, Bangladesh, Burma, China, Pakistan and Nepal. New Delhi is the Capital City and the official language of the country is Hindi and English, there are in total 22 official languages in the different states of the country (CIA, World Fact Book 2009). The literacy rate of the country is 72.13%, the female literacy rate is 62.84%, while the male literacy rate is 80.95%, and the 256 Million people are illiterate in the country during the year 2012-15 (UNESCO 2016). The GDP of the country is 1831.78 Billion US\$ in the year 2009-2012, which is the average of the latest 3 years, while the Per Capita Income of the country is 1357.43 US\$ in the same years. (Dreze and Sen 2002a, 2002b) stated in their research about the deviation in economic performance in China and India, previously and afterwards market restructuring ratified in

China in 1979. China in 1970 invested in education heavily comparatively in India. At that time, as a result of adult literacy rate of China was (51% for women and 79% for men) which was much higher than Indian adult literacy by 26% for women and 55% for men in the early 1980s. While before and till the 1979 Chinese market reform, India and China both had the same economic growth rates. In 1980 and 1990s china took market reforms, in combination with higher literacy rates, to sustain rapid economic expansion. Barro and Lee (1993) Described in their research work that India before the reforms of 1980 and early 1990s, had as substantial educational growth, but the economic growth of India at that time had many faults. The average of annual growth rate worldwide in the schooling, average years was 2.6% in the era of 1960-1985. During this period the India's growth rate of population with schooling, average years were 3.4%. The annual per capita real GDP growth Rate at the same time was over 1.8%, compared to 2.3% of the world average. Thus India as time was performing well in investment in education despite of low economic growth. Duraisamy (1992) stated in his research work that 4% increase output value in farm due to farmer's education with, 4 years and above in India. Education farmer's increases farm output comparatively to their uneducated counterparts in the same region.

McMahon and Jung (1992) described about the external benefits of education that there are other non-market education benefits which can improve the health status of households, family income, can reduce household family size, improve quality of life, efficiency in household production, better childcare and political awareness, etc. moreover there is the conceptual measurement problems with these external benefits of education which are hard to analyze. Duraisamy (2002) find out that there is a gap between youth and the older age returns in the Primary and Middle level of schooling which is lower for the young people with their age 15-29, while for secondary level it is also the same returns for young people in India. In case of diploma in technical education and the college level education has the highest returns to schooling in the same age from 15-29. The

returns to education and its impact on the individual earnings has been discussed by the researchers in imperial analysis and have the arguments that in some cases the returns to education is higher compared to those people who are illiterate. These arguments also suggest that primary education played an important role in the better quality of life of individuals in the Indian society. While some said that primary education returns are not negligible, but are not so much higher as compared to the high level of education in their region. The aim of the present research was to identify the review, about the returns to education for the last few decades and to understand what are these evidence from India about the different levels of education? Especially in case of primary education and its returns to schooling. (Smith and Joshi 2016) finds out that relative to private and public (Government) schools. Focusing on only government schools chain can lead to better attainments in Universal Basic Education (UBE), with more rapid achievements, then depending on private and public schooling (Means Mixture of Schooling). The large scale of network of schooling in china has achieved greater enrollment, graduation, attendance, gender parity and has a higher proportion of tertiary education than India which has the world's largest primary and secondary private school sectors. Instead of encouraging privatization large number of government schools can lead to higher rate of school attainment in developing countries.

Tooley et al (2007) stated that teaching activities in private unaided schools were higher than public schools, while teacher absenteeism was lower in public schools. The household participated in low cost schooling instead of government schools in East Delhi, India. There are three types of schools in India, Government, Schools, and Private schools unaided, and Private Schools aided. The Private schools which were aided consisted of 100% salary were paid by the government of India. Those schools which were Private Unaided were not funded by the government of India and were privately funded. There were two more types of schools in private unaided schools which were known as recognized and unrecognized schools. Recognized were those which fulfill the regulatory requirement of the state and unrecognized were those which did not have a regulatory requirement of the Indian states. From public policy to normative historical approaches, the universal basic education is based on the completion of primary and lower secondary education, which is known as compulsory education (Cohen et al 2006; Weiner 1991).

In most countries the first 8 to 9 years of an individual person in formal education, are the compulsory schooling which has higher benefits to individual, society and the returns are higher for primary schooling than the returns from higher education (Tilak, 2002). Primary schooling develops general knowledge, skills, socialization and

values of an individual. It accelerates demographic effects in the direction of, fertility decline and positive relationship with health indicators (Smith et al., 2012; Baker et al., 2011). Hill (2004) stated in their research that children can also make the decision towards schooling by themselves, while in some research, work, it has been discussed that parental expectations for future returns also has a strong effect on decision making. The effects of parental involvement in schooling achievement are determined how it could be structured and the involvement in school decision is different across cultural, community and economic contexts across developmental levels. Different approaches and theories have been discussed for example, when we talk about the child's problem in sociology we are talking about their childhood and their basic rights towards best expectations in future. While when we research about psychology for the children that is different. In another useful study tool for understanding why families diverge is the conception of intergenerational contracts which conceptualize family relationships as a set of inherent identifications relating to the roles and responsibilities of family members (Ansell 2004).

### **Bangladesh**

People's Republic of Bangladesh borders with India and Burma in South Asia, with its population 161 Million, in which 49.52% are Female and 50.48% are for male. Bangladesh is world's 7th most populous country, which came into existence in 1947, during British colonial times to India, and was called East Pakistan (World Bank (2016). While in 1971 it became an independent country and its capital city is Dhaka. The official language is Bengali and English and is quite common languages in the country. The literacy rate of the country is 61.55%, the female literacy rate in the country is 58.49%, while the male literacy rate is 64.57% (UNESCO 2016). Its average GDP for the year 2009-2012 is 133.36 Billion and Per capita income was 785.36 US\$, in the same year. 60% of the labor force is in agriculture while 15% is in Industry and 26% are working in the services (World Bank 2016). The Education system in Bangladesh starts from the 5 years of Primary Schooling. For lower secondary education 3 more additional years, while for Secondary it is 2 years from and for Higher Secondary is also 2 years more. While for University level and higher education is 4, 2 and 3 years for Graduation, Masters and PhD, Respectively (Alam, 2009). Najeeb (2007) estimated that returns from boys' schooling in rural Bangladesh by predetermined child labor earnings (opportunity cost), direct cost of schooling and other option values. He estimated that the returns to education in primary schools were 13.5%, lower secondary education returns were 7.8%, for higher secondary education the returns were 12.9%, while for higher

education it was 9.7%. He suggested forming his finding that there is an economic problem for the households to invest in the boy's education, in terms of primary education only. Chowdhury et al. (2002) illustrated that the impressive enrollment rate in Bangladesh comparatively in India and Pakistan also in case of gender parity, which are attributable to the campaigns by government and non-government institutes by reducing the direct cost of schooling and encouraging poor towards enrollment in the schools. However the decision in investment in primary schooling was a very difficult decision for most rural household. In case of primary education the returns from primary schooling is higher than the returns from secondary and another level of education. Becker and Tomes (1994) stated that the household decision making towards the schooling of their children depends on the returns to education in that region. The rate of returns is mostly used by the economists for understanding the decision making of the households on schooling for their children. Bangladesh has played a tremendous role in reducing the dropout rate of children from schools in the last few decades. The increase in primary as well as in secondary level of education and its literacy rate, which has been improved in the last two decades shows that it the sign towards economic development, as the literature shows that education, improving the income level of an individual and the quality of life of the people of a country.

### **Nepal**

Federal Democratic Republic of Nepal has borders with China, India and the Himalayan Mountains and landlocked country. The population of the Nepal in 2015 is 28.51 Million, in which 51.54% are female and 48.46 % are male and the Capital City in the Country is Kathmandu. Nepali is the official language of the country, which belongs to the Indo-European Language. The literacy rate of the country is 64.66%; female literacy rate is 55.11%, while the male literacy rate is 75.58% in the year 2012-2015 on average of the 5 years from (UNESCO and World Bank time trends 2016). The GDP of Nepal is 18.85 while per capita income of the country is 615.05 US\$ in the year 2009-2012. The education system of Nepal is consisted of 5 years of Primary Schooling. 6-8 is consisted to lower Secondary Schooling; 9-10 for Secondary schooling while 11-12 for higher secondary schooling.

Which is the same with that of India, Bangladesh and other Countries of South Asia. Joshi (2014) described in his studies about the public and private schools in Nepal and stated that parental participation in private schools were higher as compared to parents who send their children to public schools, because the parents of private schools were participating in different school activities while public school's parents did not contribute in the

concerns of their children. Thapa (2013) and Bhatta (2009) stated in their findings that parental decision making and their returns have not been conducted despite a moment's attention has been given to public and private school relationships and their differences. Dreze and Sen (2013b) studied about the parental decision about the schooling choice and the poor performance of the public schools. They stated that the low quality of the teaching staff and dissatisfaction of the parents to examine the problems and bring improvement in school achievements of their children. However parent's expectations are very low in the concerns of the problems of their children to give suggestions to the school management. This pessimism is partly due to the fact that even those schools, which are best have the big gap between parental participation in school activities and lack of interactions. In some studies they have suggested that parental participation in schooling decision is mostly depending on the socioeconomic conditions of the households. But in case of returns to the education, parental decision and their participation in school activities is also very important because when parents know that the quality of education is very low they also have very little expectations from their children to invest in their schools. Which can cause either drop out of schools or even, parent's do not willing to participate in schooling of their children, due to which student's stops to go to school. Studies suggested that elimination of poverty and increasing economic growth need a high level of human capital to contribute to the economy of a country, (Barro, 1991; Mankiw et al., 1990). House income in the schooling decision of their children is the prominent part in developing countries. Dynamic factors that affect the schooling of children is due to the family background and economic situation of households in the developing countries.

### **Sri Lanka**

Democratic Socialist Republic of Sri Lanka, situated in the India Ocean, Near India and the country is an Island. The Capital City of the country is Colombo. The population of Sri Lanka is 20.88 Million, 51.83% are female while 48.17% are male in the country in the year 2015. The adult literacy rate is 92.63%, which is the average of the 5 years from 2012-2015, in which 93.63% are male, while for female it is 91.71% in the same year, which is the highest literacy rate in the region in the year 2015.

The official language is based on (Sinhala and Tamil, Harte and Heifetz 1988). The GDP of Sri Lanka by the year 2009-2014 is 68.43 Billion and the Per Capita Income is 2820.76 US\$ in the same years. The education system in Sri Lanka consists of 1-5 years for Junior Secondary level school. 6-9 the Middle school and 10-11 is for senior Secondary School. In these schools

Sinhala and Tamil language are the medium of instructions; however there are many other private schools which have English medium of instructions (Ministry of Education 2012).

The number of students enrolled in tertiary education is very low compared to other developing countries in Sri Lanka. In 2009 the average tertiary enrollment rate for other middle income and high income countries was 23 to 43%. While the present primary level of enrollment rate and the literacy rate in Sri Lanka is appreciable in the region (Jayawardena, 2012). Since 1950, the curriculum for the primary and secondary school was revised for many times, several funding agencies, like CIDA, UNICEF, World Bank, funded for the quality of education. But still the quality of education has not improved in Sri Lanka, there is no such a creative approach method to apply for the primary and secondary school children to improve the quality of education. Due to poor quality of teaching and curriculum system the primary and secondary education level could not improve the quality of education, that's why students are weak in cognitive skills and are unable to compete in the society, there is a very big gap in technological skills, and high quality of education (Jayaweera, 2010). Literature from Sri Lanka shows that the returns of education depend on the technical skills and quality of education, which for the last few decades has been revised, but there is still deficiencies in the eminence of education, which affect the life of the people. The high literacy rate in Sri Lanka is the best evidence of improvement in literacy rate, but the quality of education should be improved, but India and Bangladesh have also deficiencies in their education level but returns from schooling can play an important role with high quality of education.

### ***Afghanistan***

The Islamic Republic of Afghanistan with its population around 30.55 million in the year 2015 and is situated in the landlocked area with its bordering with Pakistan and Iran. Persian, also called as Dari and Pashto are the two official languages of the country. The GDP of Afghanistan in the year 2009-2012 is 20.51 million and its Per Capita Income is 417.06 US\$, in the same years. As Afghanistan has insurgency for the last 4 decades the data in case of literacy level in Afghanistan is mostly missing. The latest literacy rate in the 2016 according to UNESCO, statistics, is 38.2%, while the literacy rate for female is 24.2% and for Male it is 52%, which is the lowest one in the region. This is due to war and terror for the last few decades, extreme poverty, lack of school buildings, communication problem, adverse cultural practices, lack of teacher's availability and many more problems in the state. In the constitution of Afghanistan article 43, free can compulsory education is the right to every Afghan citizen. The education system of

Afghanistan is consisted as follows. The Primary School is consisted of 1st grade to grade 6, and the ages of the children 7-12, Lower secondary School is consisted of, grade 7 to 9 and the ages of the students are 13-15. Higher and Upper Secondary school, which is 10-12 grades and the age of the students, will be 16-18.

Mansory (2007) stated that the school dropout is also caused by the early marriages both for girls and boys; he described about the girl situation in Afghanistan and stated that due to early marriage burdens on the young of the region creates hurdles to educate the next generation. The early marriage for girls in a context that when the girl leave the house of their parents, she moves to another place and discontinue the school due to house labor and working for the taking care of her marriage partner, also other members of the family of the husband, also suggested that family background is also important and one of the main causes of discontinuity in schooling is the low expectations from the schooling of the girls. Burde and Linden. (2009) described in his research work with a sample of 31 Villages in rural North West of Afghanistan with 1500 children. The program improved the gender disparities in the present situation and also increased the enrollment rate. She stated that distances from schools is one of the main problems in Afghanistan, where most people live in rural areas and schools are available far from the villages due to scattered population pattern.

Karlsson and Mansory (2007) stated in her estimation from rural Afghanistan that enrollment falls for every mile around 16% point that children must travel to school. The gender gap in the study area has also been dropped in the region. Many findings suggested that at supply side about the educational institutions in rural area in developing countries are very scarce, due to long distances from homes to schools is the main issue in rural because families in sometimes send their children up to 10 kilometers and more (Adele, 2008; Kristiansensa and Pratiknob, 2006). School attainment in rural villages in developing countries requires significant funds, transportation, arranges hostels or house nearest to the school and most important time wasting, for such a long distance. On the demand side the rural areas in developing countries have very low returns of education usually number of opportunities for skilled workers is very low, as rural areas are mostly based on agriculture communities the opportunity cost for children will be very high (Jafarey and Lahiri, 2005; Schultz, 2004).

### ***Iran***

Iran is situated near Pakistan and Afghanistan, the total land area of Iran is consisted of 1,628,550 square kilometers and its population is 79.11 million, in will 50.35% are male and 49.65% are female. The GDP of the country is 587.21 in the year 2009-2012 while the

average for the GDP per capita income is 6830.68 for the same years and the literacy rate is 86.85 for the years 2012-2015, in which adult male literacy rate was 86.85%, in which 91.19% were for male while 86.85% were for female. The youth literacy rate for Iran was also better in the same years which were 98.18% for both sexes (UNESCO, World Bank 2016). The fertility decline in Iran has changed the future benefits of the country. The greater investment in primary potential education will exist for decades or more as the children today will be adults in the future and it will have greater fruits in today's lower fare. Primary level students will be stabilized to 6 million; while the numbers of lower secondary level will decline from 4.4 to 3.7 million and 4.2 to 4.1 million will be the decline for the secondary level of education. This will further improve the quality of education and both governments of Iran and families will invest more in education. But giving job to, nearly a million adults every year will be a challenge for Iran in the labor market (Salehi-Isfahani and Egel 2007).

Children leave their family farm, where all the skills are required for their job on the farm they invest in schooling and learn more skills. He stated the investment in schooling can decline the fertility rates of an economy which can improve opportunities, technological changes in the markets and increase educational attainment to bring socioeconomic changes in the life of every individual (Lucas et al., 2003). The present education system and its institutes did not provide the right incentives to the people in the labor market. Because the market is too rigid and the education system is very competitive that's why the labor market face many problems to persuade the individual in a variety of skills, which is the main requirement of economic growth (Salehi-Isfahani and Kamel 2006). Many researchers in the review of literature have discussed that the increasing education reduces the fertility rate, which increases the quality of education system instead of quantity. Mostly in developing countries the budget constraint occurs which make a reduction in the expenditure on government Institution due to the high population (Becker and Chiswick 1966). As Iran has focused on the quality of education as well improving its literacy rate in youth, which is the highest one in the region. The returns to education for the individual families of Iran will be much improved and will contribute to their country's economy. At present Iran has the highest GDP per Capita and is still investing the education which will further improve its labor market.

### **Pakistan**

Pakistan is a developing country located in the Western Part of South Asia with a total land area of 770,880 square Kilometers. It has 188.93 Million population and it is estimated that 62% of the population are living in rural

areas where is 38% of its population living in urban areas. The GDP with market Price (Current US\$) is 243.6 Billion in the year 2013-2014, (World Bank, 2016). As Pakistan is a developing country and 60% of its population depends on agriculture is slowly transforming to an increasing in share of industry and services sectors in the GDP. The GDP per capita income is 1316.14 (US\$) in the year 2015 and the poverty headcount ratio at national poverty line is 29.50%, while the core inflation rate is average 8.04% from 2010 until 2016 (State Bank of Pakistan, 2016), which is a burden on a large population in the country who live their lives under the extreme poverty. It is also a very big problem that 50% of the country's budget is spent on the national security challenges and a large amount is being spent on the interests on payments of loans from foreign countries in different sectors. A smaller amount of money is being spent on infrastructure development to give a push to the economic growth and enable the social sectors to meet basic needs of the people like, health, education, social services and other socioeconomic factors, (Pakistan Budget Report, 2015). The energy shortage problem is the biggest issue in the country which affects the overall industrial production of the country. The rapid population growth, which was 3.2% and more during 1990s and is still above 2.1% per year, which created problems in investment in development sector as well as the increase in the unemployment rate of the youth in the country. As the literacy rate of Pakistan is 58%, which is low compared to the other part of the region like China, Sri-Lanka and the boarder neighbor country Iran and India, as at the present situation in Pakistan one third primary school age children are out of school, and 42% of its population by age 10 and above are illiterate.

As in the 18th Amendment to the constitution, under the Article 25-A, it was disclosed that access to education is the fundamental right of each and every individual child between the age of 5 to 16 years. Due to low public expenditure on education which was 2.59 % of GDP in 2009 to 2.29% in 2010 is very near to the ground to contest the challenges in the field of education. Instead of increasing, the decline in Public expenditure of Education cannot improve the access to education in Pakistan (Ministry of Finance, 2010).

The researchers addressed the question about the household decisions, processes that how far children are involved in their own decision making in schooling. In many studies it has been discussed about the adolescence stage of human life which play an important role. It has multiple tasks involved in it to make plans for future preparation and orientation. Making future plans for the betterment in later adult attainment in adolescent youth makes decisions to choose future expectations (Trempla and Malmberg, 2002). About the importance of adolescents in future expectations hypothesis in relation to the significant sub-system around them, whether these

expectations are positive or negative (Seginer, 2008). While it is also discussed by the Rogers and others of that adolescence in human life is an important time for future expectations where individual takes decisions and under the control of their parents (Rogers et al., 2008). Parental decision making play in important role in the schooling of their children, therefore without household contribution in elimination of drop out of school is impossible in any society. Low fee private schools can potentially make progress claimed by the supporters of privatization. The evidence from countries such as India, Pakistan and Nigeria have shown that the low fee private schools have contributed in universal basic education while in a different study mentioned by him about Haider Abad India, discussed that the lower fee schools have a very low quality that's why it is does not meet the parental demand (Tooley and Dixon 2007). The enrollment rate about the private schools in Pakistan has shown a significant role in primary schooling and witnessed a large number of private schools which increased 75% enrollment rate in these schools since 1993. The enrollment rate of Pakistan is far lower than other part of South Asian countries (Andrabi et al., 2008).

If education is reduced to private good like to make it personal returns only for an individual, then the universal basic education will be not possible because the basic education will be under supply. And inequality may also occur in education investment (Stiglitz, 1999). The same problem has taken place in Pakistan, in many occasions the educational programs were futile due to no proper execution for the accomplishments of desired objectives. The failed mega projects and programs were followed, Social Action Program (SAP-I & II), the Girls primary Education Development Project (GPEDP), the Primary Curriculum Reform projects, etc. The key elements of these programs were to drive the education policies in Pakistan and to make the literacy attainment possible, which was included, reduction in student dropout, quality improvement in schools, equity and access to education and improvement in adult literacy rate. Pakistan should focus on the primary education which can play an important role in the returns of an individual as well as can increase the economic growth, the World Bank and UNESCO data shows that South Asia has played an important role in improving the literacy rate in the region, but there is still deficiencies between the countries, while Pakistan is behind all the countries in South Asia due to which Pakistan should have to improve its policies and achieve its targets in the Millennium Development Goals.

## Conclusion

The previous research in the developing countries and all over the world has been shown that investment in primary education is increasing the skills and productivity of an individual. It has been discussed that the schooling

increase the income of an individual and can bring a positive change in the society. Primary schooling develops, general knowledge, skills, socialization and values of an individual. It accelerates demographic effects in the direction of fertility decline and positive relationship with health indicators (Smith et al., 2012, Baker et al., 2011). Due to lack of awareness about the benefits of education and advocacy, people do not send their children to school, many studies also suggest that without parental participation and community cooperation, improvement in schooling attainment is not possible. Parents, teachers and community can play an important role in reducing dropout rates, due to which literacy rate will be improved and there would be a significant change in the society. The investigation stated that the children's expectation substance for educational choices is mostly depends on the age of an individual child. In modeling a decision to attend primary, secondary and higher level of education will obtain different outcomes, in case of those children who finish their high school and want to continue for further enrollment in college level all the decisions are too much strongly taken by the parents (Dauphin et al., 2008).

The recent trend of the World Bank and UNESCO, aggregate data is the main evidence of improvement in the literacy level. Researchers have mentioned that education and its returns from schooling is an important factor and is necessary to increase the productivity and cognitive skills of an individual. As Pakistan has very low and worse literacy rate in the region comparatively to India has much improved its literacy rate. The low level of Primary schooling dropout of India is appreciable and will be fruitful in the future but still there is deficiency, that is due to mix approach in providing education through public and private schooling in India will not achieve the goals of the MDGs, the increasing number of private schools will not stop achieving the targets but it will delay for a few decades, compared to china. There is a big difference in school qualities, like high, medium and low merits of private schools, which creates problems of inequality in education system, gender discrimination and no uniformity in society to achieve the goals (Smith and Joshi 2016).

Pakistan has the highest primary school children dropout, which is 5.7 million and will create a big problem in future. The low literacy rate and high dropout will worsen the economic growth and income level of Pakistan. This is due to the weak institutional policies. Pakistan should have to improve their education policies and to focus the primary level of education. An educated society is very important for the socioeconomic development of a nation, as many researchers have mentioned that primary education can contribute in the income level of an individual and the society as a whole, countries in South Asia need to improve their educational attainment and should contribute in their own human

development skills to improve their economies and reduce poverty to achieve the Millennium Development Goals.

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