

Who Pays for Child Education?

Who Pays for Child Education? How Poor Egyptian Mothers Finance Their Children's Learning

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Abstract:

Drawing on qualitative data collected from 2008 to 2013 in the low-income Cairo neighborhood of Ain EsSira, this paper inserts households, as the primary clients of public service institutions, into the study of institutional quality. Increasingly, research on countries' development outcomes has focused on the quality of a country's institutions, such as healthcare or private property rights, rather than its location in international trade. Institutional quality is defined here as the extent to which a country's government organizations match their intended formal or informal rules, when they do not the institution is described to be low quality. I argue that households navigate the inconsistencies of low quality institutions and shape their impacts on members. In the case of Cairo, the low quality of public education services results in informal education fees imposed on parents by teachers. Using a relational approach from economic sociology, this study explores household management strategies around this expense, showing that household-level relational work shapes children's access to education. Moreover, due to feminized poverty burdens, mothers report shouldering the primary responsibility for this expense, negotiating with teachers, husbands and children, as well as creatively cobbling disparate resources to send their children to school. Finally, shifting the focus to the work done in the household to navigate poverty burdens questions the assumptions of an incentive-based program implemented in this neighborhood from 2009 to 2011.

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Introduction

Ismail is a wiry, bright-smiled fifteen-year-old boy in the 9th grade who, after school and on the weekends, picks up skin and bones from the discards of the leather tannery in the low-income neighborhood of Ain EsSira in Cairo, Egypt.¹ One morning, in early June 2013, I was visiting Ismail's mother, Om Ismail, in the one bedroom apartment she shares with her husband and eight children, when she received a phone call. It was Ismail's teacher, who was calling to inform her that Ismail had failed two classes, and subsequently, would not be promoted to the 10th grade, unless he retook the classes over the coming summer. The teacher also informed her that she would be charged 200 EGP² for these courses, an unexpected and heavy burden on the family's already strained household budget. Since Ismail and his father, Mohsen, were out when Om Ismail received the call, they did not hear the news until after I had left. The next day, however, Om Ismail told me about the arguments they had the previous evening. She had yelled at Ismail for not studying sufficiently, and had tried to convince him to stay home from work over the summer in order to study for his exams. The boy, however, refused to give up the job that he does with his friends, in order to provide his family with much-needed cash and a bit of pocket-money for himself. For his part, Mohsen had rejected the idea of spending any more money on Ismail's failure, arguing instead that he should simply drop out and free up some of the resources for his seven siblings. Despite her husband's stand on the matter, Om Ismail insisted that Ismail stay in school even though she was unsure of how she would pay for the additional make-up classes. She blamed herself for her son's failure both because she had not paid the teachers enough throughout the year, and because she had allowed her son to work instead of dedicating

¹ All names used in this paper are pseudonyms.

² In 2013, the average exchange rate is around 6EGP= \$1, today it's 7.15EGP=\$1 (1/7/2015).

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himself more to his studies. Exasperated, she said to me "I had big dreams for Ismail, my oldest. I really wanted him to be something."

This crisis faced by Om Ismail's family highlights an ongoing economic struggle that confronts families in this Cairo neighborhood who attempt to send their children to public school. The fee that Om Ismail spoke to me about is for both "study groups" and "private lessons," which are after-school help that teachers coerce parents into purchasing.³ Parents who do not pay see their children kicked out of classrooms and threatened with failure. Added together, these payments often amount to 50% of what such families spend on food per month, or about 250 EGP. Thus, we can see why Om Ismail perceived Ismail's failure as not only his failure to study, but also her own failure to adequately pay the teachers who had failed her son. To make matters worse, she would now have to pay the additional summer fees to keep him enrolled.

Although Om Ismail and other women in the neighborhood portray teachers as wrongdoers for demanding these fees, as state employees, teachers are subject to base salaries which are often below the poverty line. In addition, overcrowded classrooms and few resources make their jobs difficult. Teachers demand payments from students' parents as compensation while promising to provide students with learning they cannot get in the classroom. Thus, as the government fails to provide sufficient support for the public schools used by the poor, an informal system of payments emerges. The responsibility to supply resources in the form of salary supplements for teachers is shifted onto parents, and particularly mothers who report confronting this fee on behalf of their families. As a result, despite the mandate for free

³ The study groups are less-expensive than private lessons, and are held either during the school day or immediately after class. Private lessons are more expensive, and are held at night by teachers. They are less necessary to attend than study groups, but those who don't attend are subject to neglect by teachers.

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education stipulated by Article 19 of Egypt's 2014 constitution, public education is expensive (Tadros 2006, Hartmann 2008). This, in turn, makes public education in Egypt a low-quality institution—one which in practice doesn't match its formal rules (Portes and Smith 2012).

Economists and sociologists have increasingly focused on institutional quality arguing that high quality institutions are the single most important factor for country's development (Rodrik and Subramanian 2003, Sen 1999, Acemoglu and Robinson 2001, Rodrik 2007, Stiglitz 1999, North 1990). These studies mostly consider individuals in aggregate as points in GDPs, or other measures of national development, and more rarely as clients of services. These studies do not, however, give serious consideration to households, and particularly poor households, who I argue are the primary clients of service-providing institutions. These households bear the brunt of low institutional quality and manage their costs, mitigating their impact and shaping individual-level outcomes.

To explore the crucial place of households, this paper takes a relational approach. I argue that negotiations between mothers, fathers and children, as well as between parents and teachers outside of the household, shape children's access to education. Approaches to understanding economic behavior vary in both economic sociology and in economics. Some see economic behavior as emerging from an individual's cognitive disposition (Thaler 1999), others cite their pre-existing shared norms (Coleman 1988) and still others point to their ability to access information (Granovetter 1974, Burt 2009). This paper, however, draws on Viviana Zelizer's (1997, 2005 and 2012) "relational work" approach, which specifies that interpersonal relationships and shared cultural meanings shape economic decisions. Moreover, Zelizer shows that actors do not make economic decisions as isolated individuals, but instead negotiate those

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decisions with other participants in the economic transaction, including in the most intimate economies. These interpersonal negotiations have crucial consequences for participants.

The argument made in this paper—that household-level relational work shapes development outcomes—also challenges the assumptions of a prevalent global trend in development in the last two decades, Conditional Cash Transfers (CCTs). These programs attempt to intervene between mothers and state services, by incentivizing mothers to access state services — including sending their children to school (see Lomeli 2008 for a review of CCT programs). One such program, a CCT implemented in the Cairo neighborhood of Ain EsSira, provides a strategic research site for the study presented in this paper (Merton 1987). The paper draws on qualitative data collected from the program's 145 low-income participants, as well as from focus group discussions conducted with 96 neighborhood mothers and fathers prior to the program's launch in 2008. In addition, it includes four interviews with teachers collected in 2013.

While the data included in this paper spans from 2008 to 2013, the CCT was implemented in Ain EsSira from October 2009 to October 2011. This CCT, like those conducted in over forty countries internationally in the past twenty years, transferred cash to mothers. The transfer was 200 EGP in the first year, and was increased to 250 EGP in the second year. This cash was contingent on mothers' fulfillment of conditions concerning child wellbeing, the most important of which was child school attendance 85% of the time. Like other countries implementing CCTs, the Egyptian government piloted this project as an alternative to Egypt's previous no-strings-attached welfare system. This previous system excluded poor families as a group worthy of support, targeting only low-income single women and handicapped or elderly men. However, the program also adopts the implicit assumption that poor mothers are not

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committed to child education (Fiszbein and Schady 2009). Otherwise, increasing their financial resources through cash, or increasing their awareness, would be enough to secure development outcomes (Benhassine et al 2013). Also implicit to the design of CCTs is the assumption that the conditioned services are in fact free, quality institutions; or if they are low quality, that conditioning access to these services will increase demand and therefore accountability (Fiszbein and Schady 2009).

The data presented in this paper challenges these assumptions, showing that mothers like Om Ismail are indeed committed to child education prior to, during, and after the cessation of the program. The CCT money was useful to the mothers who made these payments, 75% of which reported using it for school fees. However, even for the two years in which the cash was available, it was not always sufficient to cover the educational expense. Mothers throughout all five years of field research—before, during and after the program—resorted to multiple strategies, which included borrowing, working, or managing allowances from husbands and incomes from children, to come up with the teacher payments. It is not surprising, therefore, that there was full compliance with the program's conditions by participant households. Moreover, due to the mismatch of power between mothers and teachers and the lack of accountability systems—a feature of low-quality institutions (Portes and Smith 2012)—the program implementation had little impact on the quality of educational supply.

As economists and sociologists focus on the quality of institutions as a determinant of national outcomes, and as policy-makers implement programs like CCTs in disparate contexts in an attempt to close gaps between individuals and state services, there is a need to theorize the role of households. How does relational work within the household, and in relation to service providers, matter for child educational outcomes? To answer this question, this paper first turns

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to three sets of literature — on institutions, household-level poverty management, and the targeting of mothers as part of poverty policy. Then, after an explanation of methods, I turn to findings. I describe the emergence of an informal market for education in Egypt from both a historical perspective as well as from the perspective of mothers and teachers. Moreover, I describe the multiple negotiations within the household between mothers, fathers and children to manage teacher payments.

Institutions, Development and Culture

Development economics has taken an "institutional turn" since the late 1990s (Portes and Smith 2012). Instead of geographic location or integration in trade networks, this literature identifies institutions that create, legitimate and sustain markets as the single most significant factor for a country's economic growth and development (Rodrik and Subramanian 2003, Sen 1999, Acemoglu et al 2001, Rodrik 2007, Stiglitz 1999, North 1990). Using measures like the Gross-Domestic Product or the Human Development Index, these scholars show that countries with high-quality institutions have better outcomes (Rodrik and Subramanian 2003). Following, they argue that local context matters for development outcomes and that countries cannot be treated as black boxes by development policy (Rodrik 2007). A key insight, which emerges from this institutionally-focused literature and resonates with sociological studies of institutions, is that institutional monocropping—or imitating policies that have worked in other contexts—*without* recognizing local constraint is dangerous and often ineffective (Rodrik 2013, Portes and Smith 2012, DiMaggio and Powell 1983).

Sociologists Alejandro Portes' and Lori Smith's (2012) edited volume "Institutions Count" articulate two key critiques of the economist approach to institutions. First, they contend that economists do not define institutions clearly. The authors suggest that it is tautological to

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explain a country's economic success by its institutional strength, since countries' preexisting economic viability may also lead to strong institutions. To avoid this, they define institutions as a "set of rules, written or informal, governing relationships among role occupants in social organizations like the family, schools, and other major institutionally structured areas of economic life" (2012, p. 8). When blueprints do not match organizational implementation, an institution is "low-quality." They identify a series of interrelated mechanisms, which results in this mismatch, including a lack of meritocratic recruitment or promotion; a lack internal accountability against bribes or nepotism; a lack of ability to be responsive to client needs; a lack of innovation and an entrenched; and the maintenance of an unresponsive, or entrenched way of doing things due to a lack of checks on power. Second, they argue that economists do not pay sufficient attention to the cultural significance and social embeddedness of institutions, and the power structures that give rise to them. For instance, a state's constitutional commitment to public education is a blueprint that requires a matching norm of redistribution at the organizational level. However, while they identify client-facing capacity as a dimension of institutional quality, they do not define who "clients" are or how we understand their experience.

This paper inserts households into the study of institutional quality, focusing on the institution of Egyptian public education. I argue that the emergence of public education in Egypt as a low-quality institution is due to the coexistence of clashing redistributive and efficiency-focused values informed by historical shifts in Egypt's political and economic policy. I show that an informal market emerges to fill one of the gaps created in this dysfunction, the gap in teacher salaries. Households in Ain EsSira then manage this gap. While it is outside the scope of this paper to discuss the value shift that gives rise to CCTs, designers of these programs assume that increasing demand on public services—like education or health—will necessarily result in their

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improved quality (Fiszbein and Schady 2009). By recognizing public education as a value-laden institution, and thus a reflection of broader power structures, I show that it lacks both internal and external accountability and is unresponsive to demands of low-income households as clients. Understanding how Egypt's public education system impacts individuals requires a look beyond aggregate metrics of literacy rates or school enrollment, to the consequential work on the household level to mitigate the cost of this institutional weakness.

Relational Work and its Consequences

Economists disagree about how to understand the actions of individuals under the constraint of poverty. Development economists Daryl Collins, Jonathan Morduch and coauthors (2010), for instance, illustrate the poor as calculating and sophisticated, acting rationally within the context of their irregular incomes and urgent needs, and treating cash as fungible as a result. They also highlight the creative strategies employed by the poor to make ends meet. By contrast, behavioral approaches suggest that individuals do not always act "rationally" due to psychological biases in how we classify money, the accounts to which we assign cash, and the frequency with which accounts are evaluated (Thaler 1999, Bertrand et al 2004, 2006). Thus, they suggest the need for "choice architects" or policies that encourage individuals towards more rational action (Thaler and Sunstein 2009). While some behavioral economists argue that the poor act similarly to the non-poor, but with slimmer margins for error (Bertrand et al 2004), others suggest that the poor are particularly cognitively limited due to the stress of poverty (Mani et al 2013). Moreover, while some suggest that small interventions, like setting up direct deposits to encourage banking, or priming "motherhood" identities in women, can result in improved

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financial decision-making (Bertrand et al 2004, 2006), others argue for more significant “nudges” like cash incentives to change behavior (Fiszbein and Schady 2009).

These economic and psychological approaches, however, by focusing on individual action in isolation, allow little traction on grasping how institutional contexts, and relationships *between* individuals, shape their decisions. For instance, while the priming maternal identity matters for how women choose to spend in a laboratory, this approach tells us little about actual expenditures made by mothers, shaped by the demands of children and the input of fathers. Similarly, while Collin et al (2010) capture creative management strategies in households, they do not capture who earns the money or how members of the household then negotiate that money given competing demands on limited resources. Viviana Zelizer’s relational approach, alternatively, suggests that relationships matter for economic action. Zelizer (2012) argues that “in all economic action... people engage in the process of differentiating meaningful social relations.” This process of matching relationships with economic transactions requires effort, which she calls relational work. This work “is not only complex and constant but often also highly contested”(Zelizer 1997). Disputes emerge when people disagree on how money should be designated—or earmarked—or when values clash. Individuals are constantly negotiating intimate ties through these contested transactions. Ethnographers have long captured the consequential relational work occurring in households within the context of policy scaffolds. For instance, Edin and Lein (1997) as well as Hays (2003) describe the ways in which welfare mothers creatively subvert and manage rules of an ineffective poverty policy to keep food on the table. And Edin and Nelson (2013) capture how low-income absentee fathers attempt to maintain a relationship with their children and establish a relationship with their intimate partner’s children through gift giving.

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Nina Bandelj (2012) argues that there's a need for more clarity in the relational approach about the role of inequality, and the ways in which "culture, institutions and power" influence economic outcomes. Zelizer (2005) also argues that negotiations over money have the potential to illuminate where unequal relationships exist. By inserting relational household labor into the study of institutions, this paper explicitly addresses the relationship between inequality and relational work, clarifying the impact of low-quality institutions on household relational labor. To do so, I track the non-reciprocal nature of the negotiations between both the teachers and parents, and within the parental dyad. I also highlight the limited choices of women attempting to acquire resources to confront this expense. I argue that the strategies that they employ for income generation emerge within their relational context and require their own sets of negotiations. Viewing relational work within the context of low-institutional quality clarifies that this work is consequential for child outcomes and stresses the importance of including households in studies of institutions.

Motherhood

The targeting of mothers by poverty initiatives as "worthy" recipients has long historical precedent (Katz 2013). Most CCTs target mothers specifically for the transfer, based on studies which identify mothers as primary household caretakers, and most likely to spend income on children (Adato et al 2000). Sylvia Chant's work (2006) corroborates this claim, finding that low-income mothers are increasingly shouldering the responsibilities and obligations for household poverty as opposed to fathers. In addition to their existing role as household caretakers, mothers are also entering economic markets to acquire the resources to stave-off household experiences of poverty without acquiring rights in return. Their entrance to the labor market is often in menial and precarious labor. Chant (2006), along with others, however,

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criticizes CCTs as “gendered” social policy, which utilizes this burden of mothers to improve the outcomes of children (Molyneux 2006, Lucissano 2006). Moreover, while proponents of CCTs claim the cash can be “empowering” (Adato et al 2000), critics argue that cash is insufficient to change the inequalities that women experience within the household. Maxine Molyneux (2006) suggests that these programs use women for development rather than using development for women.

The relational approach allows for us to consider the entry of CCT cash not from the perspective of an empowerment/victimization dichotomy, but rather as one resource in the context of a constrained household economy. I argue that mothers use the resources at their disposal as strategies to confront this expense and stave off household poverty. Moreover, these strategies themselves emerge from relationships and existing cultural meanings (Zelizer 2012). This builds on Deniz Kandiyoti’s (1988) work where she observes, across contexts, how women’s strategies illuminate existing scaffolds of patriarchy in practice. She shows that existing inequalities shape the ways in which women interact with social policy programs. The mothers in Ain EsSira report that they are primarily responsible for fundraising for the cost of child education, as a part of their child-rearing responsibility. The tangible approaches that they adopt to confront this expense—in terms of negotiation with children, fathers and teachers or their own income generation strategies—are the focus of this study. Following Kandiyoti and Zelizer, I understand these strategies as illuminating existing inequalities from the perspective of mothers, both in relation to household members, and in relation to the dysfunctional service of public education.

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Methods

The data presented in this paper comes from multiple sources. From 2008-2011, I was a researcher on the CCT program, and was stationed in the Social Research Center of the American University in Cairo (SRC), which advised the Ministry of Social Solidarity on the pilot program in Ain EsSira. Ain EsSira is a poor neighborhood in central Cairo, tucked behind the Salahdin Aqueduct — which serves as both a national monument as well as a wall which hides the sprawling neighborhood from public view. While this was the site of the Egyptian government's first public housing project under Nasser in the 1960s, people living in informal housing now predominantly populate the neighborhood. Walking through the neighborhood's narrow dirt alleys, one sees makeshift appendages tacked onto the original concrete-block public housing units, as well as shacks, built from salvaged material, filling what was once the central garden. Erected originally by the Mubarak government as temporary shelter for displaced people who were the victims of natural disasters, the shacks, locally known as *Iwaa*, are still home to residents that have remained there since the mid-90s. In an adjacent area named *Gabra Zarifa*, one also comes across a series of crudely constructed four to five story apartment buildings with regularly flooding sewage and patchwork electricity. Built around a leather tannery, which is a central economic hub but also a health hazard for the neighborhood, Ain EsSira is not an unusual example of Cairo's urban poverty.

As a qualitative researcher on the CCT program, I was frequently in Ain EsSira and developed relationships with the mothers participating in the program. I also assisted the CCT team in collecting multiple rounds of data; information from eight focus-group discussions with women (N=82) and two focus group discussions with men (N=14) in 2008, as well as two structured gender wellbeing questionnaires, conducted in 2009 (N=162) and 2011 (N=145) due

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to the program's focus on gendered empowerment through the cash. The team collected the first wave two months into the program and the second wave after the program's cessation.⁴ The results of the questionnaire given to the group of 145 women in 2011 is the one I discuss in this paper, because it is the group for which I have the most complete data from 2008-2013.

I later returned to Ain EsSira to do independent work in the summer of 2012 and 2013. In 2012, I conducted 28 in-depth semi-structured interviews with a subset of the 145 women to learn more about common financial management strategies in this neighborhood, and to better understand their lives after the program's cessation. Each interview, conducted with women with whom I had previously interacted in the course of the program, took on average 45 minutes. In the summer of 2013, I took an ethnographic approach, spending time with Om Ismail, Om Ayman, and their neighbors. I chose these women because of my relationship with them over the past five years. During this time, I also volunteered to give their children English classes three days a week, and spent the rest of the morning and early afternoon with the women in the neighborhood. Finally, in the summer of 2013, after realizing that potentially dissenting voices were missing from my account, and taking seriously Mitchell Duneier's (2011) call of an "ethnographic trial," I conducted interviews with four teachers in the leadership of the Egyptian Independent Teacher's Syndicate and attended a meeting and a full-day conference with its members (EITS).

This study has two main limitations. First, I did not interview teachers from the area both because members of the CCT program team had previously been denied access to schools, and because I was worried about retaliation against women who were known to be part of the study if I approached the school on my own. Limiting my sample to members of the EITS, however,

⁴ The attrition is due to deaths, dropouts from the program, people who have moved out of the neighborhood, and two cases in which individuals were found to have lied about their poverty levels at the beginning of the program.

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allowed a conversation with politically active teachers who had considered the organizational and institutional dynamics of their work. Second, this study has limited male representation. This was the result of multiple factors including the program's targeting of female beneficiaries, the women's preference that I come by when their husbands were not home, and logistical concerns about space where I could interview the men alone. This limited inclusion of fathers likely omits additional relational work done by them towards child education. However, it does not diminish the reports of mothers concerning their own work.

In the next sections, I discuss this work done by mothers to send their children to school, but first I trace the historical formation of Egypt's public education as a weak quality institution causing the emergence of an informal market.

The Emergence of Education as a Low Quality Institution

On metrics of per-student funding (Fahim and Sami 2010, Baradei and Baradei 2004), classroom crowding (UNDP 2005), or technological resources and curriculum strength (Fahim 2009, Baradei and Baradei 2004), the Egyptian educational system is lacking. Despite high levels of net enrollment (82% through secondary education according to the World Bank in 2012), students are sometimes illiterate even at higher stages of education (Tadros 2006). I observed this in my own fieldwork. Despite showing me report cards with above passing grades in English, Om Ismail and Om Ayman's children didn't know their ABCs. While affluent parents send their children to higher quality private schools, Egypt's public education system is a poor quality service for the poor.

I argue that this low-quality institution of public education emerges due to a larger clash in values leading to a dysfunctional organizational implementation on the school level. Egypt's "Arab Socialist" system, introduced by Nasser in the 1950s and 60s implemented redistribution

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across sectors, including free education for all through college, and universal employment for college graduates. Anwar Sadat, deeming this system unviable, attempted to reform it with help from the IMF and the World Bank, with "efficiency" as a driving imperative. These reforms, however, led to "bread riots" in 1977, when the Egyptian government unsuccessfully attempted to reduce bread subsidies as part of these reforms. Thus, when in the 1990s, Mubarak began to implement an IMF and World Bank Structural Adjustment Program (SAP), like many countries in the developing world, his government was careful to leave intact existing subsidies and redistributive policies—including free university education—due to the recognition of their political import (Hoodfar 1998, Tadros 2006, Rutherford 2008, Singerman 1996). However, in practice, the budgets of the public sector lag behind its promises. For education, per student expenditure is low compared to other developing countries, and even at the better-funded highest stages of education (Fahim and Sami 2010, Baradei and Baradei 2004)

The story of how the constitutional commitment to free education for all goes unmet in organizational practice follows Portes and Smith's (2012) interrelated mechanisms for institutional weakness. First, the Nasserist-era relic of non-meritocratic promotion—contingent on years served—has led to the swelling of administrative positions which imposes burdens on the already limited budget (Baradei and Baradei 2004, EHDR 2010). Second, teachers are not isolated from corruption, since their salaries have not caught up to inflation, they are left earning poverty wages. As a result, to subsidize their own salaries, teachers began in the 1980s to charge public school students for private lessons — a practice that became more popular starting in the late 1990s with the implementation SAP reforms (Tadros 2006). Third, innovation is limited in curriculums and in policy. Most notably, in the 2000s, the Ministry of Education introduced study group fees as voluntary after-school help, to be attended by no more than 12 students, and

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to be priced through public lists. This was an attempt to reduce teacher payments and improve quality of instruction. In practice, however, these became almost mandatory fees charged to parents at double and triple the legal amount. This was due to their implementation within the context of an inflated administration, which earned a proportion of the proceeds of study groups, and along with teachers, forced parents to pay these amounts (Tadros 2006). And finally, a lack of checks on the educational system, and a lack of democracy, limits innovation and the ability to respond to clients. The formation of the Independent Teacher's Syndicate (EITS) whose members I interviewed is against the backdrop of the state co-opted syndicate. Households, as clients of the educational system, have no channels to complain against the fees they are charged. As a result, an informal education market emerges as parents and teachers work around this institution's failures.

Parents and Teachers on the Informal Market for Public Education

In order to understand the market for education that emerges from this dysfunction, it is crucial to understand why parents continue to buy in. Researchers have shown that the educational system provides low returns on educational investment particularly for the poor (Baradei and Baradei 2004, Assaad 2006). Parents are aware of this, due to the presence of many unemployed or underemployed educated youth within their own families and in the neighborhood. However, mothers explained to me their continued commitment to child education as being due to an aspiration towards a better future in light of limited other ladders out of poverty — a response also reported by Dianne Singerman (1996) in her work in another low income Cairo neighborhood. Mothers often spoke of wanting their children to “be something,” and of education as a “light.” They also acknowledged that marriage prospects improved with educational attainment.

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Given this commitment, from the perspective of mothers, teachers are wrongdoers. Negotiations with teachers for extensions on the payment of fees, or for a reduction in fees often fail. The commonly repeated refrain by mothers is all teachers care about is money. The teachers I interviewed do not deny the practice of demanding money from parents. In fact, one EITS high school teacher referred to the market for study fees in Egypt as a “pie.” Since the law stipulates that 85% of the study group fees go to the teacher and 15% to administrators, it incentivizes administrators and teachers alike to push students to take these study groups. Moreover, private lessons, the teachers argue, are necessary for them to be able to make ends meet. A high school French teacher described his salary as being 1200 EGP after twenty years of teaching, which is less than a dollar a day for each of his family of five. He told me that while others may criticize him as a political activist who doesn’t spend his time teaching the poor, he is “not [Che] Guevara.” “I have to make money for my children,” he said, “we have to live.” Teachers also argued that, in the context of under-equipped and overcrowded classrooms, they couldn’t instruct all of their students. One explained:

How can I teach 80 kids? Even if god himself were to descend, he could not teach them all. They are meat on meat, if one wants to go to the bathroom he has to climb on the desks of all the others to get out of the class. So what does the teacher do? He takes the ones who have paid for lessons and makes them sit in front, and only corrects their homework and teaches to them.

While teachers do not have the power to fail their students, mothers are convinced that they do. Illustrative of this fact is the case of Mona, a sausage maker, who refused to pay her son’s lessons or study groups. Though her boy passed, she described her decision to not pay as “risky,” and that his passing was due to the grace of god. She also claimed that everyone else that she knows pays. Meanwhile, her son endured standing in the courtyard for entire days of school as punishment by the teachers for not paying.

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Within the context of mothers' insistence on sending children to school, and the misinformation by teachers, how do we understand the nature of these fees (Zelizer 1997)? Relationally, it is evident that mothers and teachers interact unequally in this market. Thus, the study group and private lesson fees are not a clear payment for a service, or a "tip" to a child's instructor. I argue that these payments—while not coerced—are enforced due to the dysfunction of Egypt's educational system and the few choices available to parents. Parents can keep their children out of school, pay the expense, or deal with the ramifications of non-payment both real and imagined.

There is, however, evidence of variation in how parents experience these fees, despite the limited choices. For instance, there is evidence that better educated parents are able to withstand pressures to give private lessons. One high school educated father, who participated in a focus group discussion, stated that he is able to help his daughter on her homework, and therefore doesn't pay for private lessons; spending only 80 EGP on study groups which he claimed remained mandatory. A second father, an illiterate tannery worker, responded that he does not have that option. And a third father, also educated, interjected to disagree with both. "These payments aren't a choice, by the way," he said, "The student must take private lessons and must take study groups. The teacher runs their household based on it. You have to pay the teacher."

Some mothers do report successfully haggle down payments, however. For instance, widows are guaranteed a discount by the study group law which they report receiving. Moreover, Dina, a janitor at a school, was able to reduce the amount she paid for her younger two children, due to her relationship to teachers. In all cases, parents with younger children pay less due to the lower-cost of study groups and private lessons at this stage. And, different courses, like Arabic and History, are less expensive to take than foreign languages, science and math, reflecting a

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cultural hierarchy in their status. Despite this heterogeneity, the majority pay for children's study groups and private lessons. The next sections focus on how these households manage this expense.

Describing Household Economies

As recipients of the CCT, all the mothers and fathers discussed here had children under the age of 18, lived in crowded quarters of more than three to a room, and had to deal with chronic health burdens within their households, as do 61% of all Ain EsSira residents (EHDR 2008). Mothers in this sample received the CCT cash via bankcard, which protected the money and allowed a regular, monthly, access to a cash flow. Nonetheless, the mothers could not use the bank account attached to the card for deposits or other incomes and thus most of the women remained unbanked.

Findings from the most recent survey conducted in the neighborhood in 2011, after the cessation of the CCT program, shed light on the household's experience of the informal education expense. Echoing focus-group discussions held prior to the launch of the program, in 2008 — when mothers and fathers separately described the informal costs of education as one of the largest burdens on their budget — 75% of mothers reported that they had spent the majority of the CCT money on the cost of education. Strikingly, 89% of mothers reported that they alone were responsible for approaching the schools in the case of trouble, and 78% reported sole responsibility for figuring out how to raise funds for this expense, while the remaining mothers reported making decisions jointly with their husbands.

Female-headed households comprise 25% of all households in this account. However, in households with a male presence, the male was bringing in no income at least 15% of the time, often due to chronic illness. While the male-breadwinner model is culturally the norm, men's

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work is poorly paid and often irregular. 41% of women in the sample thus reported that they had engaged in income-earning work in the month before the fielding of the questionnaire. These women worked predominantly in cleaning jobs or other forms of domestic service, or by selling wares in the market or from home. 85% had no regular employers. As a result, they reported irregular earnings, and had little sense from day to day how much they would earn.

86% of women with spouses who do work receive an “allowance” usually in the form of daily cash. This money varies in terms of both amount and availability due to the irregularity of men’s income. Half of the women reported that conflicts between spouses—usually over money—affected the amount received. Alternatively, widows and divorcees, are often supported by older male children, or through a husband’s or father’s pension. Welfare, received by 15% of the sample prior to the program’s launch, is also available to this female-headed household group, in contrast to other low-income households (EDHR 2008).

Finally, this study reveals that debt and savings play major part in sustaining the household. At the time of the survey, 69% of the women were in debt mostly to a friend or family member, but also to NGOs for a microcredit loan or to an informal vendor who sold wares door-to-door on installments. Microcredit loans from NGOs are common, with a third of the women having taken out one of these loans. Nevertheless over half of these loans (56%) are not used to generate income, but rather to confront other debts, household expenses, or to pay medical bills. Additionally women occasionally participate in rotational savings groups, useful for regular payments such as rent, the educational fees discussed here, or debts. They also put money aside by paying door-to-door vendors regular, small amounts for things like trousseaus for their daughters’ weddings or Eid clothes.

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While helpful in describing trends, the findings of the survey only introduce the process of relational work that is of interest in this paper. To address this further, I look at how relationships and negotiations between mothers, fathers and children are consequential for this expense. I also consider the strategies of mothers fundraising for this expense.

Relational Work and Child Educational Outcomes

Mothers and Children. The relationship between mothers and children, and children's work, is consequential for understanding child educational outcomes. Not captured by the survey is the work performed by sons and daughters and their contribution to the household and their own education. Older sons and daughters, the majority of which are out of school, have their own pressing expenses; including saving up for their marriage, purchasing their own clothing, or going out with friends. However, younger children often finance portions of their own education, sometimes through hazardous work.

While Article 80 of Egypt's 2014 constitution, along with the country's child protection laws, stipulate that children under the age of 15 cannot work, and that children under the age of 18 cannot work in hazardous jobs, these laws are not obeyed in this neighborhood. Nada, a 16-year-old girl, works with her older sister in the tannery. Nada, who was present while I was talking to her mother, made 100 EGP per week. She used some of her income to pay for the costs of her own study groups and private lessons, though she also gave much of it to her mother when she was short on cash for food or rent. Competing household expenditures and resources — like healthcare costs or her father's ability to secure an income — had a direct impacted on whether or not Nada was able to pay her teachers. While Nada was old enough to work according to the law, the toxic chemicals involved in the process of leather curing—the stench of which makes it difficult to walk through the neighborhood—certainly qualify as “hazardous.” Similarly, Om

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Ismail's three boys, all under the age of 14, sifted through the discards of the tannery for ligaments used to make glue. While Om Ismail earmarks her children's income to pay the cost of their private lessons, study groups, and pocket money, in practice, she intimated that she had not paid for several of Ismail's lessons that year. Her husband's back trouble coupled with the costs of having to move resulted in her need for their income. She attributed Ismail's failure in school to her "misuse" of his income.

Om Ismail stated that her children's work left her uneasy. She told me that when they were still very young, she had called a child-aid hotline to ask for help to keep them home. She had gotten annoyed when the worker on the helpline offered her a food bag. "Which one am I going to feed!" she exclaimed. She was sensitive to the possibility that others might judge her for having eight kids and "throwing them into the street." When she discussed with Om Ayman and me her husband's threats to take Ismail out of school, Om Ayman had cried out "that's so unfair, hard work and no education!" This lack of comfort stems from the conviction that education is the family's only possible ladder out of poverty. Om Ismail's expenditure of the 200 EGP to keep Ismail in school indicates her continued commitment to his education and future. This complicates what may seem like the exploitation of her young children in child labor to an outside observer.

Outside of children's work are other decisions concerning child education that occur within the household. Parents with limited resources must choose between their children. For instance, Azeeza, a mother of three, paid lessons only for her eldest child after the discontinuation of the CCT due to a lack of cash. In more extreme circumstances, parents take children out of school entirely. For example, Dina, the school janitor, took her eldest daughter out of school when the expenses of her husband's surgery surfaced. She describes buckling

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under healthcare services that did not cover the whole expense of the surgery, and a welfare system that didn't cover her due to her employment, as reasons for her decisions.

I observed that parents were more likely to continue paying for study groups and private lessons for boys when choosing between children. However, this observation is unsupported by quantitative research that suggests only a marginal substantive difference and no significant difference between tutoring expenditure on girls and boys, even in the lowest quintile (Sayed Langston 2014, Assad El-Badawy 2004). Finally, in one case, a mother was unable to force a ten-year-old child to return to school after a teacher embarrassed him for lack of payment. He dropped out and found work cleaning a butcher's shop. All of his older siblings remaining enrolled.

From these examples, I argue that mothers negotiate children's school attendance, and their work, within a web of competing resources and demands. How members of the household manage competing demands directly impacts whether children go to school. This is also true for the relationship between parents.

Mothers and Fathers. The work of ensuring that children stay in school is identified by women as part of their role as parents and caretakers. Women report that this often results in conflicts with fathers who do not see themselves, and who aren't seen by the mothers, as primarily responsible for child rearing. However, the study groups conducted prior to the program with low-income fathers show that they are also committed to educating their children. Echoing the mothers, the men described the burden of child education as their "biggest obstacle." For instance, Monir, a metal worker, with a daughter in elementary school, had been recently approached by his daughter's teacher to pay study groups and lessons he could not afford. He

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exclaimed, “what can I do? Steal to provide them for her? A father’s obligation is to educate his children.”

Despite the fathers’ expressed commitment to their children’s education, the men saw the wellbeing of their children, as well as household caretaking, as being the realm of their wives. For instance, in discussing the entry of women in the workplace, the fathers argued that work distracted a woman from her “responsibilities” which are child rearing and domestic caretaking. One man, whose wife worked as a janitor at a local NGO stated, “Sometimes I come home and the children are left alone and there’s no food prepared which causes problems between us.” Thus, men in Ain EsSira value child education, but mothers within this parental dyad are the ones responsible for doing this work, reflecting inequalities in household burdens.

Within this context, there is variation in the support received by mothers from fathers. Clarifying the extent to which fathers are sometimes uninvolved with child education is the example of Om Ahmed, Om Ismail’s sister in law, who got into a fight with her husband that ended in their separation and her return to her ancestral village in Upper Egypt. Later, after the couple reconciled their differences, Om Ahmed returned to Ain EsSira, only to find that her son had failed two classes. The child’s father had paid none of the private lesson or study group fees in her absence and had been inattentive to whether or not he was in school. It was thus incumbent on her to rectify the problem. To do this, she asked Om Ismail to borrow 50 EGP. With the money, she bribed the janitor to both help her son out with the Arabic language exam, as well as to act as a middleman with the English teacher, in order to convince him to help her son during the English exam.⁵

⁵ In fact, the deviance of bribing a janitor is less striking when placed within the normalcy of cheating in the Egyptian context—called by one news article as “institutionalized cheating” where proctors sometimes help students answer exams; another

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Listening to this story, Om Ismail offered a comment on her own husband's degree of awareness saying, "I don't think Mohsen knew what year his son was in until he failed two classes." However, unlike her brother, Mohsen plays a key role in discussing resource allocation for children's schooling. His argument to keep Ismail home centered around the demands placed by the other seven children on the family's budget, and not on a lack of commitment to the importance of education.

These negotiations with children and husbands are shaped by the low quality of Egypt's public education. Shaping the transaction around child education are also gender norms which inform women's ability to garner resources for this expense. In the following sections, I expand on the consequential strategies developed by mothers to raise money for the cost of child education.

Women's Strategies and Child Education

Spousal Allowance and Other Informal Support. The question remains of how mothers, who attempt to pay these educational fees, acquire and manage the money to do so. The answer lies in a tapestry of often-contested financial resources. First, the majority of mothers reported that they felt solely responsible for acquiring the cash to confront their children's educational fees. One primary resource the women reported is a daily allowance, received from their husbands, regardless of the woman's employment status. In most households, the primary designation of a woman's daily allowance was towards food shopping purchases. The expectation was that men were to provide additional resources for children's education expenses. However, women reported that this expectation was sometimes unmet due to irregularity of men's incomes and other pressing expenditures. While women sometimes reported being able to

manifestation of a dysfunctional system. Moreover, it is not shocking when it is a regular practice to bribe teachers to pass students.

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save a few pounds of their allowance, these amounts came under pressure of competing needs like compiling a necessary trousseau for a daughter's wedding or paying rent. One way that women safeguarded this allowance towards child education is through rotating savings groups, or *gam'eyya*. Women pay into the *gam'eyya*—held by one trusted woman—biweekly or once a month. They receive their savings at designated times in the year, usually either yearly or biyearly. Several women used this system to safeguard money for extra private lessons during exam periods, or to buy clothes for children during the holidays.

Other sources of support for these households were meager. State welfare, prior to the CCT, provided an inadequate monthly bursary—about half of the CCT—and only to single women or to households headed by handicapped or elderly men. Charity services, run out of religious institutions, used similar targeting criteria, and provided intermittent support, usually once every three months. A few women reported support from extended families in the form of small loans and cash gifts. However, relying on support from family was not without its difficulties. Om Ayman, unable to rely on her husband to provide money towards her oldest son's elementary school study groups, was forced to visit her in-laws to seek assistance. She described these visits as degrading because they forced her to do domestic chores they did not ask their own daughters to help. She was grateful, however, for the meals that the family provided to her children when her husband was not working, and for the money they gave her towards her son's schooling.

The CCT, A Regular Resource. Given this irregularity, and the anxiety attached to being able to find a stable resource to pay for the study group fees and private lessons, the CCT played an important role for the two years during which it was available. As one woman put it, it was not the program's amount, but its regularity that relieved some of the household's burdens. For

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Fawzeyya, a mother of three, the CCT served to limit conflict with her husband. Although Fawzeyya was helping her husband sell cleaning products in the market, she received a weekly allowance and didn't know how much they made from the business. Arguments about money were a constant between them, particularly as their eldest child had entered the final, and most expensive, stage of secondary school. They were paying 200 EGP for study groups and private lessons for their eldest, 175 EGP for the second oldest and 70 EGP for the youngest, altogether twice the amount that the family received from CCT pilot when it was available. The CCT allowed her to ask for less money from her husband, reducing their conflict. She knew that there was an income against which she could borrow and money without relying on him. And, while her husband sometimes gave her less allowance because he knew that she had the CCT cash, the difference was manageable. Since the discontinuation of the pilot, Fawzeyya has continued to borrow from neighbors whenever she's unable to make ends meet, but she reported being less able to pay back these loans. At the time of my last interview with her in 2013, she owed 250 EGP to neighbors.

Like Fawzeyya, several women in the sample reported relying on CCT cash to pay the educational expense. Some, like Om Ismail, reported taking public transport directly from the bank, where they received the CCT money at the beginning of each month, to the school, to pay the teachers immediately and to avoid the expenditure of the cash on other household needs. While the CCT amount was insufficient to pay off the entirety of the educational fee in some cases, the cash was an important, regular resource in the context of few other regular incomes. Moreover, while I argue that parental commitment to education makes the condition attached to the money unnecessary, there is evidence that the labeling of the cash towards education by

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virtue of the conditions, supported mothers in safeguarding the cash to this end. This is despite no stipulation by the program on how mothers should spend the CCT money.

Women in the Labor Market. Finally, in addition to these resources, 41% percent of mothers in the sample worked for an income. One day, while walking through the *Iwaa* in 2010, I stopped to talk to Abla, a shrewd, abrupt woman who invoked strong emotions—positive and negative—in the neighborhood. Abla was always engaged in a new income-generating project. As we caught-up, she remarked off-handedly that Ain EsSira, it was easier for a woman to find work than a man because “A man gets humiliated, but a woman will take anything.” Abla’s comment captures the precarity of the types of work taken on by women in this neighborhood. Only seven women in the sample worked under any type of contract.

Illustrative of the irregularity of work is women’s experience with microcredit. Interest for microcredit loans often exceeded 30%. Moreover, women were often required to take on the loans as part of a group, increasing the risk of each woman by compounding it with the other’s potential default. Failure of these women to start a small business is due to both exogenous shocks like healthcare burdens as well as the difficulty of managing day-to-day expenses including rent, food purchases, healthcare costs, or educational fees. Several women also reported that they had been unable to start a small business because other women in the neighborhood were incapable of paying promptly for goods purchased. Some had tried to become door-to-door vendors, but their capital was too small and their ability to pay for goods too slow to purchase more products within a reasonable enough window of time to generate a profit.

Other work that women were engaged in included supporting husbands who sold wares in the market, or working in domestic labor to make ends meet. However, in the context of the

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ideal of a male-breadwinner and female household caretaker, there can be substantial stigma around women who work for an income, as shown in the focus group discussions with Ain EsSira men. This stigma shapes women's labor-market involvement.

Nagwa, a resident of the *Iwaa*, and her sister-in-law, for example, were domestic cleaners, a particularly stigmatized occupation performed by 11% of the working women in this sample. Without a regular employer, they relied on word of mouth for new jobs. And, while Nagwa admitted that she would take any job that her religion permitted, counter-intuitively she stipulated that the job be far from where she lived. "Here women taunt us," she claimed, "saying you who works this-or-that when they argue with us, making fun of our work...it's hurtful for us and also for the kids." Therefore, she does not want to be seen working by others.

Nagwa also did not speak to her husband about her work. Although a painter by trade, he had not had a job in months. While he could not stop her from working, because he was not bringing in any income, he did not acknowledge her type of employment. As Nagwa explained to me, "He has the impression that someone who works this job... you know, that I hurt my pride or that there's reason for him to be jealous. That someone might do something to me. So I work but I do it in a good way, so as not to hurt him." In a reversal of the norm, Nagwa was giving her husband an allowance for his cigarettes. As she joked to me, "A box of cigarettes for the man keeps us from a lot of crap; instead of him getting annoyed and then taking it out on me; instead of him hurting me and me going to the hospital."

Nagwa admitted to me that once the CCT program came to an end she became less discerning about the work she took on. Although her daughter's study group fees were increasing as she approached the final level of preparatory school, Nagwa found herself more likely to skip payments if she saw that her daughter had a grasp of the material. Moreover, while it is

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customary for mothers to give their children a pound or two as they go to school, so that they can buy a sandwich for lunch or some candy, Nagwa was less able to provide this for her daughter who had to wait until she came home after school to have a meal. At the time of our interview, Nagwa was under particular pressure because a wedding in the neighborhood meant she had to show up with a cash gift. Otherwise, she joked, “They’ll take the cake right out of my mouth.”

Conclusion

The institutional shift in development research focuses on institutional quality, advancing our understanding of the process of a country’s development beyond its position in geography, or its integration in regional markets. This literature has shown that quality institutions lead to better national economic outcomes as measured by GDPs and other aggregate indicators (Rodrik and Subramanian 2003). Sociologists have also argued that institutions matter, turning their attention to the extent to which institutional goals and values are fully incorporated in local organizational practice. This literature includes measures of institutional quality that consider, among other indicators, the extent to which clients are proactively included or agencies are corrupt (Portes and Smith 2012). I contribute to this literature by introducing the crucial place of households, arguing that households, as these institutions primary clients, manage their effects and the burden of their failures.

Specifically, this paper has shown that behind metrics of rates of school attendance in Egypt are households whose members negotiate and strategize to send their children to school. In this case, of the high cost and low quality of the education system in Ain EsSira, I argue that mother’s management strategies, including entering the work force, taking out loans, or negotiating on behalf of children with fathers and teachers, matters for children’s school attendance. Inequality shapes these strategies in terms of the relationship between parents and

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services, within the parental dyad between mothers and fathers, and in relation to cultural norms about women's economic decisions and lives. The strategies that women take illuminate the contours of inequalities they face.

While this paper discusses the case of child education payments in Egypt, researchers have documented the shifting of education fees on families in dysfunctional systems in multiple countries including Burkina Faso, Malawi, Cambodia, Russia and the Ukraine (Bray 1996 and 2006). Moreover, beyond education and beyond the developing context, across the globe, there is evidence that households manage the gaps left by state services. For instance, in the United States, studies have documented how mothers creatively manage household poverty in the informal economy and through intimate relationships in the context of failed welfare systems, complex child custody laws, or limited economic opportunities (Edin 1997, Stack 1975, Fernandez-Kelly 2015). As such, the argument made in this paper using the Egyptian case—that relational work matters for development outcomes and that it is often gendered—has wide applicability.

Given the consequentiality of this labor, I argue that policy-makers should take it into account household-level relational work when designing poverty alleviation programs. Particularly in the case of the increasingly popular incentive-based programs, which come with a set of assumptions about the decision-making of the poor and their relationship to service-providing institutions. By focusing on strategies taken on by poor households in the Egyptian case and particularly mothers, the findings of this paper challenge the design assumptions implicit to this CCT about the commitment of the poor to educate their children or the quality of the institutions families are required to access. This challenge is particularly pertinent given the costs of monitoring compliance, and the potential danger of excluding the extreme poor in the

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case of their inability to fulfill conditions. As Egypt embarks on a new CCT program in 2015 in Upper Egypt, which will extend welfare benefits to thousands of previously non-covered families, it is the hope of this researcher that existing obstacles to service-access and strategies of households will be taken into account.

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