



# Whether and where to enrol? Choosing a primary school in the slums of urban Dhaka, Bangladesh

Stuart Cameron\*

Centre for International Education, Education Department, University of Sussex, Essex House, Brighton BN1 9QQ, UK

## ARTICLE INFO

### Keywords:

Bangladesh  
South Asia  
Economics  
Slums  
Urban poverty  
Private tuition  
Drop-out  
Non-state providers

## ABSTRACT

Slums account for around a third of the population of Dhaka, Bangladesh, and are thought to be growing rapidly. But there is little in the research literature about education of children who live in slums and it is doubtful whether they are covered in official statistics such as those on enrolment rates. This paper addresses this gap with information from a 2008 survey of around 1600 slum households. Most had incomes of less than US\$1 per day per person, and faced problems including flooding, poor housing, and risk of eviction. A wide range of school types provided education to children from the study areas, but this varied a lot between different slums.

The paper focuses on how parents and children made decisions about schooling, in a context where the options on offer are less than ideal. Overall around 70% of children were enrolled in primary school. Most were in government or NGO schools, with minorities in madrasas and private schools. Almost half of the school-going children were supplementing their classes with private tuition. Regression analysis shows that children from wealthier households and with more highly educated parents, were more likely to be in school, more likely to be in a private school rather than other types, and less likely to be in an NGO school. However, location and the range of schools on offer were also important. The paper concludes by considering how government and NGOs could improve provision to the urban poor.

© 2011 Elsevier Ltd. All rights reserved.

## 1. Introduction

The population of Bangladesh's capital, Dhaka, is projected to grow from 12 million to 22 million by 2015 (World Bank, 2008, p. 101). An estimated one-third of the city's population end up living in slums (CUS et al., 2006). The delivery of services, including education, to slum populations is assumed in general to be very limited. It is doubtful whether slum populations have shared in the general educational progress in Bangladesh that saw official primary school net enrolment rates reach 87% by 2005 (UNESCO, 2009),<sup>1</sup> or even whether they are included in these official statistics.

This paper draws on a 2008 survey of four slums in Dhaka to clarify what schools there are for children living in slums, how easily each can be accessed, and which (if any) children end up in, with a focus on the primary level. It comes amid concerns that not enough attention is given to access to and quality of basic services and infrastructure in urban areas, in a context of rapid urbanisation and growing urban poverty (see, for example, recent World Bank

documents such as Baker (2007); and the UK International Development Committee (2009)); and within education, that educational progress in developing countries is being held back by the systematic exclusion of groups that lack power, including migrants and slum-dwellers (UNESCO, 2009).

Dhaka's rapid growth is in large part due to migration from rural areas, a process attributed to rural poverty and landlessness and large urban-wage differentials (Ullah, 2004, cited in Baker, 2007). Built on both government and private land, Dhaka's slums are characterised by low-quality housing, overcrowding, poverty, poor environmental conditions, and limited access to services. Houses are usually made of flimsy materials, and are vulnerable to fire and flooding (CUS et al., 2006; Baker, 2007).

While Dhaka city as a whole is seen as the richest part of Bangladesh, a 2005 survey estimated median household income in slums to be between 3000 and 4000 taka per month (around US\$40–60) (CUS et al., 2006). Ali and Begum (2006) report the human poverty index (an index based on life expectancy, adult illiteracy, access to water sources, and child malnutrition) for Dhaka district as being among the worst in the country, and as having worsened during 1995–2003. Baker (2007) notes that poor households in Dhaka spend the bulk of their (very low) income on food, leaving a tiny amount (on average, less than US\$0.50 per household member per month) for both health and education expenditure. The present survey was conducted after a period of

\* Corresponding author.

E-mail address: [s.j.cameron@sussex.ac.uk](mailto:s.j.cameron@sussex.ac.uk).

<sup>1</sup> One household survey estimate puts it much lower, at 67% (World Bank, 2008, p. 23).

rapid increases in food prices, meaning that education expenditure in urban areas – where most households do not produce their own food – would likely be even more squeezed.

It is doubtful whether slum inhabitants are even counted in most household surveys or for government planning processes. For instance, the 2007 DHS survey includes only 137 households in slums in a sample of over 10,000.<sup>2</sup> Baker (2007) suggests that because most slums are not recognised as legal lands, government, NGOs and donors generally do not provide services there, and that the constant threat of eviction also prevents agencies and NGOs from investing in infrastructure such as school buildings. Teachers employed locally may also have to move in the event of an eviction (Rashid and Hossain, 2005). In addition, NGOs in Bangladesh have traditionally focused on rural areas and many are still adapting to the different challenges of working in the city.

There are many types of primary school in Bangladesh but the dominant forms nationally are government (GPS) and registered non-government (RNGPS), the latter being privately managed but largely government-funded. In addition there are several types of madrasa, fully private school and many NGOs running education projects. The NGOs, among which BRAC is the largest and best-known, have for the most part had a strong focus on rural development, although some are beginning to shift towards serving urban areas too.

According to a government survey only 26% of Dhaka slums have a GPS (though it is unclear whether this refers to schools within the slum itself or within a set distance); 27% have an NGO operated school (Baker, 2007). According to Ministry of Primary and Mass Education data (MOPME, 2009) there are 295 GPS in Dhaka City Corporation, with around nine rooms on average; most use a double shift system. Data is not readily available on the number of (the various types of) non-government schools, but it would have to be large for all of Dhaka's primary-school age children to have a school place without severe over-crowding. In Rashid and Hossain (2005) slum study, respondents confirmed that the number of schools was far too low and that government schools typically have no scheme to accommodate urban slum students in their areas. Physical access to NGO education centres was made more difficult by issues including flooding and fear of gang violence.

A key question in these circumstances becomes what type of schooling is likely to reap the best future financial rewards for the students and their families. Main employment options for the urban poor are production work (including rickshaw pullers and other transport workers) and trade work (street vendors, retail) for men; and domestic work and garment work for women. Unemployment and underemployment are also common, and around 20% of children aged 5–14 work (Baker, 2007). In the poorest households in Dhaka with child workers, earnings from the children represent around one-third of household income (Baker, 2007). Do households' economic incentives push them towards spending as much as they can on education, in what may be seen as a high-stakes gamble to help their children find better-paid work; or towards withdrawing children as soon as possible in order to work (perhaps learning a trade through apprenticeship first)?

Framing such dilemmas in more general terms, what do parents and children value about the schooling on offer, and how does this evaluation work itself out into an actual decision (or series of decisions)? And how does their social and economic status affect this process? This cannot be separated from the question of what schools are available to households in slums. Their choices are likely to be heavily constrained by the limited range of options that are both affordable and physically accessible. On the other hand, it cannot be assumed that households have no choice and passively

accept whatever is offered. This paper focuses on how these decisions are made while also trying to understand how they are constrained by external circumstances.

The quality of the schools on offer is a key aspect of this, as it is likely to influence people's perceptions of the value of each type of education. GPS students appear to have higher attainment than those in RNGPS, although this advantage largely disappears once student characteristics are taken into account (FMRP, 2006). Attendance and completion are thought to be higher in NGO schools than in government schools (World Bank, 2006) and they achieve higher literacy rates by grades 4–5 (CAMPE, 2003).

Less has been written about the extent or quality of unrecognised, fully private, for-profit schooling. From other developing countries there is a growing literature on private, for-profit schools being used by some poor households in both rural areas (e.g. Alderman et al., 2001, on Pakistan) and in cities such as Nairobi (Oketch et al., 2008) and Hyderabad (Tooley and Dixon, 2005). The suggestion is that a basic, relatively cheap form of private schooling has arisen to meet the need left unfulfilled by a lack of, or poor quality of, government schools. There has been no suggestion that this has been the case in Bangladesh, though, where private schooling is generally still seen as the preserve of the urban elites (e.g. Imam, 2005).

Moreover it is questionable whether the insights into the country's school system gathered largely from rural surveys are equally applicable to cities, where very different pressures are exerted on both government and non-government schools. The current study sought to shed more light through a survey of 1606 households (around 400 households in each of four slums), conducted as part of a larger research project in both rural and urban areas for the Consortium for Research on Education Access, Transitions and Equity (CREATE). A second survey, administered to a sub-sample of 492 households, focused more specifically on education decisions. For around 30 of these households we interviewed one of the parents and one child in more depth.

## 2. Findings

Table 1 shows some background statistics for each of the four study areas. For comparison, the average from the six CREATE rural study areas<sup>3</sup> is also shown. Slum households face a combination of extreme poverty, poor living conditions, and high rates of adult illiteracy. They had similar total incomes on average to those in the rural areas, but had fewer members, so the income per person was higher. Adult literacy and enrolment rates were generally lower than in the rural study areas.

Despite the low net enrolment rates, 42% of the slum households had at least one member with some secondary (or higher) education and 94% had at least one member with some primary (or higher) education. But only 3% had any members educated beyond the secondary level.

The slums' social, economic and geographical characteristics, as well as the schools available in or near each one, varied dramatically (Table 2). Correspondingly, there were large differences in enrolment rates as well as in the types of schools attended (Table 3). In the poorer slums, Cholutika and Korail, most children went to NGO schools; in Lalbag and Begunbari most went to government schools. 12% went to private schools (kindergartens<sup>4</sup> or private secondary schools with attached primary grades), 4% to

<sup>3</sup> Criteria for choosing the rural study areas were that they should be poor but have at least one education NGO in operation. The rural study was conducted in 2007 (see Hossain et al., 2009).

<sup>4</sup> The word kindergarten was used for a range of small-scale private schools. Although on average these served younger children than other types of primary school, they were not just for pre-school children; the average age was 7.8.

<sup>2</sup> Calculated from my own analysis.

**Table 1**

Basic statistics for the four study areas, with rural average for comparison.

Study area	Cholontika	Korail	Lalbag	Begunbari	Average (slums)	Average (rural)
Self-reported per capita monthly income (taka)	5105	5278	7760	6605	6179	5326
Per household member	1312	1400	1655	1831	1547	1199
Child is in 'good' or 'very good' health	61%	58%	70%	74%	66%	61%
Adult (16+) literacy	33%	36%	50%	48%	42%	50%
Net primary enrolment						
Male	66%	52%	87%	53%	65%	80%
Female	88%	62%	81%	65%	75%	85%
Net secondary enrolment						
Male	5%	15%	40%	18%	22%	46%
Female	22%	14%	57%	21%	33%	62%
Never enrolled (6–15)	11%	25%	4%	24%	15%	7%
Dropped out from primary (6–15)	11%	10%	2%	17%	10%	3%
Completed primary but did not enter secondary (6–15)	4%	5%	1%	3%	3%	2%
% of enrolled students who were absent more than one day in past week (6–15)	9%	6%	8%	3%	7%	n/a
% of enrolled students who have repeated a year <sup>a</sup>	14%	8%	16%	17%	14%	n/a

<sup>a</sup> Absenteeism and repetition are included as indicators of 'virtual exclusion', as described in the CREATE Zones of Exclusion framework (Lewin, 2007).**Table 2**

Snapshot of the four study areas.

<b>Cholontika (Pollabi)</b>	<b>Korail (Gulshan)</b>
Lowest household income	Huge slum in peninsula in lake, surrounded by wealthy area
Worst housing conditions; insecure	Worst perceived financial condition
People least likely to help each other	Severe flooding affecting over 90% of those surveyed
Three-quarters of children aged 6–11 in school	At least three NGOs within the slum, two of which are quite large; two small kindergartens; several private madrasas
Three NGOs within the slum operating several classrooms; plus several private and government schools near the slum	Several other private and government schools near the slum
Very few children in government school; more than half in NGO schools	Half of children aged 6–11 in school – mainly NGO but some government
<b>Gonuktuli (Lalbag)</b>	<b>Begunbari (Tejgaon)</b>
Colony in Old Dhaka originally built to accommodate lower caste Hindu sweepers (street cleaners) from India	Three-storey construction with families staying in single rooms
Mostly born in Dhaka	Highest rents
Three-storey concrete apartment block surrounded by slum housing	Fewest friends and relatives in the area
Least secure from eviction	People had migrated from very diverse origins
Within the slum there is a GPS with around 500 children, and on one corner is a large NGO school with around 900 children	Highest income per person
Near the slum are 3 kindergartens and an RNGPS	No schools within the slum area
Highest enrolment overall: >80%	2 RNGPS, 1 GPS and at least 1 private non-formal madrasa are within 1 km of the slum
More than half of children in government school plus 17% in private schools	Half of children aged 6–11 in school – mainly government

registered non-government schools (RNGPS), and 3% to different types of madrasa.

The type of school also varied according to income (Table 4). One part of the picture is unsurprising: use of NGO schools declines with wealth, while private schooling (kindergartens and primary schools attached to private secondary schools) increases with wealth. The picture with regard to government schools is more ambiguous; a substantial part of every quintile uses them but only in the middle quintile did this group form the majority of those who went to school. Although madrasas served a small minority of each income group, their students were predominantly from the poorest two quintiles.

Fig. 1 and Table 5 give some indication of how drop-out rates vary across different school types. Enrolment in government primary schools is concentrated in the first three grades with a large drop-off in numbers thereafter. In kindergartens and NGO schools, enrolment is concentrated in the first grade. It may be that for small NGOs without a set curriculum, children were reported as being in grade one when in fact there is no particular system for assigning children to grades – for instance where children of different ages and abilities are taught in a single room. Many other NGOs only operate three grades – though using a curriculum which in theory compresses five years of primary school into three years of non-formal education. Thus it

**Table 3**

Percentage in each school type by study area (school going children in grades 1–5).

	Cholontika	Korail	Lalbag	Begunbari	Overall
GPS	5	36	62	71	42
RNGPS	8	1	4	0	4
NGO	66	54	8	2	33
Madrasa	3	3	2	8	3
Kindergarten	4	6	16	0	8
Private secondary	7	0	3	8	4
Other	7	0	6	10	6
Total	100	100	100	100	100

**Table 4**

Percentage in each school type by household per capita income quintile (percentage of children aged 6–10).

	Poorest	Q2	Q3	Q4	Richest
GPS	21	30	40	36	32
RNGPS	3	3	2	3	5
NGO	33	31	17	18	7
Madrasa	2	2	3	2	1
Kindergarten	4	8	8	19	23
Private secondary	1	2	3	3	5
Other	4	4	2	7	15
Out of school	31	20	24	11	11
Total	100	100	100	100	100

is not surprising that relatively few students were in NGO schools at grade 4 or 5.

Another rough indication of drop-out rates is to compare the number who have dropped out from a particular school type, with the number currently attending. In this survey there were large numbers who had dropped out from GPS and RNGPS before reaching grade 5, and far fewer who had dropped out from NGO schools. There were very few drop-outs from other school types, although caution is needed in interpreting variation in such small numbers.

Access to schooling is arguably only meaningful if it includes regular attendance and smooth progression through grades. Absence from school and repetition of grades serve as indicators of “virtual exclusion” and may be factors that precipitate dropping out of school altogether (Lewin, 2007). In this study, children at NGO and kindergarten schools were the most likely to have been absent – 9% had been away more than one day in the past week – while those in government schools were most likely to have repeated a year (Table 6).

In order to examine how different slum, household and individual characteristics affect both the likelihood of being enrolled in school and (for enrolled children) the type of school, I modelled both outcomes as depending on the age, sex and health of the child, and parents’ educational and socioeconomic status. My broad hypothesis was that wealthier parents would be more likely to send children to school and keep them in school – because they do not face binding financial constraints that would squeeze school expenditure and perhaps make the household reliant on income from child labour. Wealthier households might be better equipped to avoid some of the potential obstacles to school attendance associated with living in a slum, such as a lack of space for study, flooding of streets, and lack of security in travelling to school. They would also be more likely to send them to ‘better quality’ schools, in whatever sense quality is assessed by those parents, and to the extent that quality can be bought.

More educated parents would, I hypothesised, face lower costs of education because they could help their children themselves, reducing the risks of failure in examinations, drop-out, or

**Table 5**

Number of drop-outs (from grades 1 to 4) per school going child.<sup>a</sup>

	Number of school-going children (grades 1–5, aged 6–15) in sample	Number of children in sample who dropped out from this school type (grades 1–4, aged 6–15)	Ratio (approx.)
GPS	346	119	1:3
RNGPS	31	10	1:3
NGO	271	43	1:6
Madrasa	28	2	1:14
Kindergarten	66	1	1:66
Private secondary	35	4	1:9
Other	50	3	3:50

<sup>a</sup> This table does not show drop-out rates per se because it compares the group that is currently school-going with the group that has at some stage in the past dropped out.

repetition. An alternative way to conceive of this is that parental financial and human capital are complementary inputs into the production of the child’s education; so those that have higher human capital stand to gain more from a given investment of time and money. It is also possible they would value their children’s education more highly. They would tend to invest more, by sending their children to more expensive types of school, or making greater use of private tuition or their own time.

In addition, the model included an indicator of location – namely in which of the four study sites the household was located – reflecting the likely importance of differential availability of schools.

Using this model, logistic regression analysis of whether children aged 6–10 were enrolled in school (Estimation 1 in Appendix A) reveals that girls were more likely to be in school than boys, and that older children were more likely to be enrolled than younger ones. Taller children (controlling for sex and age) were more likely to be in school than those who were short for their age and sex, possibly reflecting an effect of early child nutrition upon enrolment. Children with at least one literate household member (excluding the child him- or herself) were more than twice as likely<sup>5</sup> to be in school than those with no literate household members.

Relative to living in the Begunbari or Korail slums, those in Cholutika and Lalbag were two and three times, respectively, more likely to be going to school – regardless of income and ventilation (which was used as a proxy for housing conditions). This is suggestive of supply-side constraints (access to schools and/or quality of local schools) differing between the four slum areas, although it could potentially also reflect different child labour opportunities.

A second regression analysis, on whether primary school-going children were in NGO schools, as opposed to other school types (Estimation 2), revealed that taller children, and children in good health, were less likely to be in NGO schools than shorter children or those in poor health, respectively. Those in Lalbag and Begunbari were much less likely to be in NGO schools than those in Korail or Cholutika. Those with poorly ventilated study rooms were much more likely to be in NGO schools than those with better ventilation. Poor ventilation here may be an additional proxy for the house’s general wealth and wellbeing, or may be directly connected to difficulty children have in doing homework, which is less often demanded by NGO than government schools. Where there was a household member educated to secondary level or higher, the child was about 50% less likely to be in an NGO school than where no

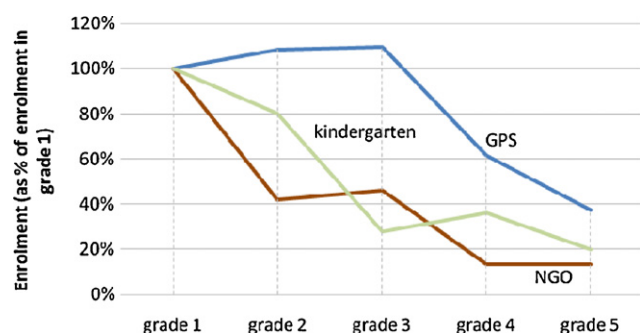


Fig. 1. Enrolment by grade in GPS, kindergartens and NGO schools.

<sup>5</sup> I use “more likely” throughout to refer to differences in odds. For instance, the odds of being enrolled in school of a child with at least one literate household member were more than twice as high as those of a child with no literate household member, but whose characteristics are otherwise the same as the first child.



household members were educated to secondary level. Households sometimes or always economically “in need” were more than three times more likely than others to send children to NGO schools. The child’s sex and age, and living in a female-headed household, did not appear to be significant in determining enrolment in an NGO school.

Two more logistic regression analyses were carried out on whether primary school-going children were in private schools, as opposed to other school types. A complicating factor here is that there are at least two types of private primary school – kindergartens and primary grades attached to private secondary schools – with different costs and potentially appealing to very different audiences. The first regression included both types of school as private school, while the second focused exclusively on kindergartens.<sup>6</sup>

According to the first regression (Estimation 3), children living in Lalbag were much more likely to be enrolled in private schools than those in the other three slums, even accounting for the fact that households had relatively high income in the Lalbag slum. Those whose fathers were educated to primary level or higher were twice as likely to be in a private school as those whose fathers had not gone to, or not completed, primary school. Those with lower incomes, whose household’s economic status was sometimes or always “in need”, or in households with a higher proportion of children were less likely than others to be in private school. Children whose health was good or who were taller were more likely to be in private school than those in poor health or who were short for their age and sex. Those whose parents have listened to the radio recently, or who own a television, were more likely to be in private school.

Turning to the second (Estimation 4), which was for kindergartens only, it is notable that there was not a single child in the Begunbari study area going to a kindergarten, and only a few in Cholonika. Controlling for economic variables the likelihood was not significantly different between the other two study areas, Korail and Lalbag. The dummies for the study areas were then dropped. The model revealed that younger children, and those in households which were wealthier, had fewer children per adult, and had at least one member educated to secondary level were more likely to be in kindergarten than those in poorer households, households with more children per adult, and households with no members educated to secondary level, respectively. The child’s sex, height and whether he or she belonged to a female-headed household did not appear to be important determinants.

It is difficult with logistic regression models to assess how powerful they are in predicting the probability that a child would be in school, or in a particular type of school, given his or her individual and household characteristics.<sup>7</sup> Although a fairly wide range of variables were used here, they are unlikely to have come close to explaining the full range of variability in enrolment decisions. Possible other factors influencing school decisions are the household’s motivation, its location within a slum (because some were closer to schools than others), perceptions about the child’s ability, differing perceptions about future labour markets,

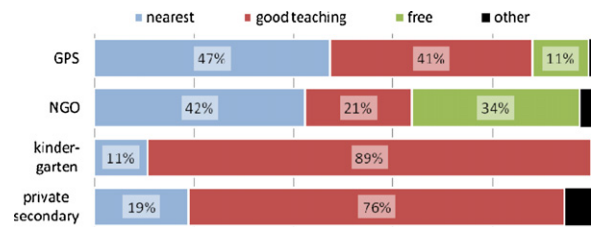


Fig. 2. Main reason given for choosing school type.

and the ability to access financial and other resources indirectly, for example, through social networks or through having a good standing in the community.

Girls were more likely to be in school than boys (75% of girls and 65% of boys were in primary school). The sex difference was largest in NGO schools: 30% of girls aged 6–10, and 22% of boys, were in NGO schools – although this gap was not large enough to be significant in the regression. Another 30% of girls and 29% of boys were in GPS, and 9% of both sexes were in kindergartens.

The relationship between economic status and school type can also be examined by looking how much was spent on children in different types of school (Table 7). The totals here include official and unofficial fees, transport, lunch if needed, and private tuition. For almost half of the children attending primary school in the sample, households were spending some money on private tuition – a shocking figure given how low most households’ incomes were. The numbers receiving private tuition were relatively few (less than one-quarter) in NGO schools and madrasas; around half in government schools; and around three-quarters in private schools. Although generally richer, households with children in private schools were spending a large proportion of their income on their children’s education – a proportion probably impossible if they had several school-going children.

To what extent do these schooling outcomes represent a “choice,” and to what extent do they simply reflect the limitations imposed by poverty and place? As noted above, income and location were significant but do not tell the whole story. Even among the poorest there were a few children in kindergartens and even among the richest a few in NGOs. The main reasons given by parents for choosing a particular school type were proximity and cost in the case of GPS and NGOs, but quality of teaching in the case of private schools (Fig. 2).<sup>8</sup> In interviews parents struggled to be specific about what constituted good teaching when this was asked as an abstract question, but raised a number of other things that they valued in schools, including security, the learning system (i.e. curriculum and pedagogical style), strong discipline, a good atmosphere, and engagement with the family.

Parents said the quality of teaching in NGOs was good – good enough that private tuition was not needed. Some parents summed up the attraction of NGOs as ‘good quality and free’, while others said there were better schools if one is prepared to pay, and can pass the admissions tests. Despite the good teaching, choice of an NGO school often seemed to be predominantly informed by a combination of limited ambitions and poverty:

Yes, there were other schools where I could get my child admitted. But there is no cost needed in this school. Moreover,

<sup>6</sup> The second estimation also included children in pre-school as well as primary grades. This was to acknowledge the fact that kindergartens traditionally cater to younger children, and that a large proportion of the 6–10 year old children enrolled in kindergartens in this study were still officially at pre-school grade – probably reflecting a rather loose grade structure as well as over-age enrolment in some of these schools.

<sup>7</sup> “Pseudo- $R^2$ ” statistics attempt to do this, although there are several to choose from, their interpretation is open to debate, and they are not equivalent to  $R^2$  in linear regression which has a straightforward interpretation as the percentage of variability explained by the model. One such statistic, MacFadden’s pseudo- $R^2$ , ranged from 0.15 to 0.43 for the models presented here, and appeared to show that estimation 3 (on the probability of being enrolled in an NGO school) had more explanatory power than the others.

<sup>8</sup> Attending kindergarten may not be mutually exclusive with going to a government school. Given stiff competition to enter some government primary schools, kindergarten may be used as an actual pre-school to help the children prepare. But most (66%) of the children in kindergarten were older than 6, the official government school entry age, and a few were 11 or older. It appears that many would end up going to a kindergarten for a few years, and then stopping.

**Table 6**

Student absence and repetition, by school type (grades 1–5).

	Absent more than one day in past week	Repeated year one or more times
GPS	6%	19%
RNGPS	6%	13%
NGO	9%	10%
Madrasa	4%	7%
Kindergarten	9%	14%
Private secondary	0%	14%
Others	6%	18%

after passing class 8 they will arrange training with scholarship. Then, her future life will be bright. ... If she passes class 8 from UCEP they will give her training. I'll marry her off to a good boy after she does the job on which she will be given training. (Father of 13 year old girl, Lalbag, NGO school, grade 5)

By some measures NGO schools appeared to have a good relationship with students and their families, for instance asking after children who were away. Yet parents still appeared, as with other types of school, to have little knowledge about what went on in the school or direct engagement with it:

... Other schools are corrupted but no child is treated partially in this school. (Father of 14 year old girl who dropped out from an NGO school, grade 5, Korail)

... All the teachers loved me very much. If I was absent one day they would ask about me... (girl, 14, in NGO school, grade 7, Cholongtika)

Because I didn't go to the school much I didn't see anything that offended me or I disliked... (the same girl's father)

Moreover, entry into an NGO school did not necessarily protect against the potential consequences of ill health and migration:

It became difficult for him in class one [in a rural village] to go to the school on foot, which was two miles from our home. Later, after coming to Dhaka I got him admitted in a NGO school. After one month he became severely ill. Then another student was admitted in his place. Thus he dropped out from the school. (Father of 11 year old boy, Korail)

In government and private schools, by contrast, respondents sometimes complained about unfair treatment of children in slums, bullying by other children, and harsh physical punishment by teachers. In some cases this preceded a decision to drop out.

I don't dislike many things about school. But I heard one thing from my daughter that made me feel bad, which is, some

children see the slum dwelling children differently. Because not many slum dwelling children study at that school they point to them and say that girls living in slums are not of good character. And some things like that are said. But not everyone is like that, only a few. Our children feel hurt at these comments. This is the only thing I dislike.

... My daughter is young but we kept having marriage proposals and I thought in this environment in the slum, what could I do, so I agreed. Besides that the aunt and uncles of the girl kept telling me marry her off saying she might not get better offer if older. ... I took this decision because I am poor and I won't be able to give her a higher education. Maybe it wasn't right because my daughter had a great desire to learn. (Father of a girl, 15, who had dropped out from a private secondary school, grade 6, in Korail)

As noted above, private tuition was commonplace. Views about private tuition revealed a certain methodology in the private and government schools, in which children were themselves held responsible for 'finishing' their lessons each day, usually meaning they had to learn by rote textbook sections introduced during the class. Children who were sufficiently bright – and perhaps had support and encouragement from their parents or other relatives – could manage this, although they still stood to benefit from a private tutor. Others had little choice but to employ a private tutor. If they did not, they suffered the indignity of physical punishment on top of the likelihood that they would not be able to proceed very far in the education system.

She was good in her studies. She had interest in her studies. As she was weak in two or three subjects we sent her to the private tutor. As a result she did better... (Father of 14 year old girl, private secondary school, grade 9, Begunbari)

From my point of view, it is profitable. He stood second or third in the class when he used to study on his own. After going to the tutor he came first this year in the class. So I think it is of good use to him. (Father of 14 year old boy, private secondary school, grade 9, Cholongtika)

As we are illiterate, we can't help him in making his lessons. (Father of a 12 year old boy in private secondary school and going to private tuition, grade 6, Korail)

... he didn't go [to private tuition] because of the expenses. We couldn't enrol him on time [i.e. enrol him in primary school at the normal age] for the want of money so how could we afford a house tutor? ... and we are uneducated parents; we don't know what to do to make his education better. Will I worry about the family or worry about this? (Mother of 14 year old boy who dropped out from NGO school at grade 5, Cholongtika)

**Table 7**

Mean annual school expenditure, and spending on private tuition, by school type (grades 1–5).

	Total annual school expenditure (taka)	As % of household income	Proportion taking private tuition	Spending on private tuition (taka)
GPS	3577	6%	56%	1268
RNGPS	6033	9%	71%	2350
NGO	1627	3%	19%	383
Kindergarten	11,117	16%	82%	3190
Private secondary	12,255	17%	74%	1757
Madrasa	6608	9%	25%	675
Other	11,735	19%	78%	3183
Average	4177	14%	48%	429

Most interviewees whose children were in NGO schools did not seem to need tutors, although the survey indicates that even in these cases, around one in five spent at least some money on tuition, and a few of the interviews reflected this too.

...They taught very well in the school, so no tutor was needed. (Father of 14 year old girl who dropped out from NGO school at grade 5, Korail)

She has a private tutor. So, she can finish her every day's lesson in a timely way. She is doing well in the school, passing every class. The teachers always admire her. If she didn't have any private tutor, she wouldn't be able to do her lessons, might be beaten by the teachers and fail in the exams. (Father of 13 year old girl, NGO school, grade 5, Lalbag)

### 3. Discussion

The four slums chosen for this study were chosen to get a good cross-section in terms of placement within the city, private or public land, and how long they had been there. Large slums were chosen to make it easy to find enough households to survey within each. The majority of Dhaka's slum population, according to the CUS et al. (2006) study, lives in much smaller slums. However a short follow-up in which we interviewed households in smaller slums did not bring up any new issues or large differences. The range of household incomes in the present survey was also similar to that found in CUS et al. (2006), taking inflation into account.

Yet the variation between the four slums suggests that caution is needed in applying these results to other slums in Dhaka, let alone in other countries. Far from being home to a homogenous 'underclass,' slums vary widely in terms of their incomes, environments, access to services such as education, and children's future prospects. And the fact that slum location is significant in regressions after controlling for income and parental education confirms that there are factors beyond the socioeconomic status of individual households that make it easier for the inhabitants of some slums to access schools than others. It seems that being wealthier, for example, does not assure you of access to a nearby school of the type or quality you want, at least in the short term.

The hypotheses that wealthier and better educated parents would be more likely to have their children going to school, were confirmed. They were also more likely to send their children to private schools and less likely to send them to NGOs, suggesting that parents with more income and more education, also invest more in their children's schooling, partly by sending them to different types of school.

Availability of schools within or close to the slums played a large role. It was not physically too difficult to travel outside the slum – though travel by foot *within* the slum was sometimes hard due to flooding. But there were other obstacles to attending schools outside the slum, including selection to popular schools, unfair treatment of children from the slum, and the expectation of private tuition.

In Lalbag, a relatively wealthy population coincided with better availability of schools – a large government *and* a large NGO school within the slum, as well as several other schools within a reachable distance. In this case it seems meaningful to talk about school choice, with a substantial proportion sending their children to kindergartens outside the slum, and relatively few attending the large NGO school on their doorstep (which also enrolled children from elsewhere in the vicinity).

Cholontika and Korail have similar levels of income, a similar range and number of schools, yet different outcomes: Cholontika has around three-quarters of its children in primary school while Korail only has half. The sheer size of Korail may mean that there

are simply not enough school places to go round, even though there are a relatively large number and variety of schools. In terms of income, Korail is also slightly more unequal than Cholontika; the richest quintiles are richer and the poorest quintiles are poorer in Korail. This helps explain the co-existence of low enrolment levels, and a predominance of NGOs as education providers, with a substantial minority in private fee-paying schools.

Begunbari households were on average the wealthiest, yet enrolments were similar to those in the poorer slum, Korail. The key factor here appears to have been particular difficulty in accessing schools. The area of the slum is small, enclosed, and although there are a few schools within 1 km, going to them necessitated crossing a busy road. There was reportedly no NGO provision here, and parents reported needing private tuition for both GPS and RNGPS. Expenditure on schooling confirms this: costs associated with primary school (per school going child) were a third higher in Begunbari than in Korail.

One might expect wealthier households to be in a better position to mobilise politically for more schools to be built in their area, and perhaps also to build their own private schools. This does not appear to be the case when we compare, for example, the slum in Begunbari with Korail. There are two possible explanations for this, probably both true to some extent. First, people in the slums are all poor in absolute terms and compared to the other residents of Dhaka. Second, people in the slum have little political voice because they are often living there illegally, and since many are migrants or the children of migrants, they have weak political connections in Dhaka. It is not surprising that Korail, in the middle of one of the wealthiest residential areas of Dhaka, has access to more schools than Begunbari, in a largely industrial area.

The substantial minority of people using private primary schools appears to reflect concerns about quality, rather than a lack of other provision. It was in Lalbag, where people have relatively high incomes and a large government school right inside their slum, that the largest proportion sent their children to private schools. Only in one of the four slums did anyone start a small private school *within* the slum. But in all of the slums there was paid private tuition going on. Likely difficulties for anyone trying to start a private school within the slum would include convincing parents that the quality of education would be good enough to pay for; finding well-educated people to work as teachers; the need for permission (or active involvement) of local landlords and gang leaders; and the high costs of renting property in the slums. In addition, those who have the most ability to pay for private education are usually the ones with least difficulty accessing an existing school outside the slum. Kindergartens may represent a compromise option with some parents sending their children here purely for pre-school, before enrolling them elsewhere, while in other cases children's education will start and end in kindergarten.

The larger proportion of girls than boys in primary school may reflect NGO targeting of girls. While differential child labour opportunities are a potential source of gender inequality in enrolment rates, no such effect was evident for children in this age range (6–10) in either the survey or interview data. Interviews with the parents of teenagers revealed that boys sometimes dropped out to work or start apprenticeships. Girls dropped out both to marry and (more often) to start work, usually in the ready-made garments industry. Although these future prospects may have impinged on decisions about drop out at primary level, there is little basis for saying that this affected one sex more than the other.

What conception of school quality do these families hold? What do they value about schooling that might differ from one school type to the next? In the interviews it was striking that a notion of schooling that shifts a large part of the responsibility for learning

away from schools and teachers, and on to the parents and children themselves, was affirmed by the parents without criticism. The heavy homework requirements in government and private schools, and the need for private tuition, were not put forward as a sign of inferior quality, but simply as a necessity for progressing through the system. Conversely the fact that learning could take place in NGO schools without the need for private tuition was not mentioned as a sign of superior quality, *per se*; it was only mentioned in the context of affordability. Rather than blaming schools for not teaching all of the required content, or the system of rote learning, exams and grade progression that makes it difficult for children even to complete primary school, parents blamed their own poverty and illiteracy.

It is not surprising that this type of discourse dominated what parents told us, because in most cases they had to engage in it for their children to have a hope of reaching secondary or higher grades. Children who study in NGOs are not often accepted subsequently into the government school system, though some NGOs offer vocational training in addition to their primary-level education centres. Notably, NGOs do not give government examinations, meaning there is less pressure to teach children the set range of content for these exams. Entering an NGO school often involved recognising that a child's education would be a short one. (There were exceptions including NGOs with secondary grades and some that arranged for children to enter private secondary schools with scholarships). The fact that NGOs target the poor exclusively may be another reason why they are seen as second-class options.

These characteristics of NGO schools help explain an apparent contradiction. They were seen as good quality by at least some of the parents in this study, confirming findings from previous studies (World Bank, 2006; CAMPE, 2003). Yet parents chose them mainly for their affordability and preferred government or private schools if they could afford it. This probably partly reflects variation in the quality of NGOs. Not all had access to the same level of funding, training and organization as, for instance, BRAC. But perhaps more important was that few would provide access to later stages of the formal education system. Nor would they provide formal certificates that might be useful for getting a job.

Despite parents' concerns about unfair treatment, there was not strong evidence that households saw the schooling arena as 'one where every social group "has its place"', as, for example, in Srivastava's (2007, p. 12) study of urban and rural Uttar Pradesh, India. Unfair treatment was sometimes mentioned but so were cases where children from the slum studied with other children without problems. Clearly, though, there exists a whole category of schools in Dhaka that parents hardly mentioned during our interviews, presumably because they paid little attention to them in making their decisions – namely, the more expensive private schools catering to the upper and middle classes. Similarly, some government schools outside the slums (but within reach) may have been ignored because of entrance requirements or a more nebulous feeling of not belonging there.

More generally, it is worth emphasising that this study only focused on a small part of the overall picture. The differences in wealth and other living conditions between the four slums studied, have to be put in the context of the much larger differences between the slums and the middle-class and elite in Dhaka. Across all four slums, most households faced multiple forms of deprivation: extremely low incomes, poor living conditions, and low rates of adult literacy, combined with often doubtful legal status in their accommodation, very high rents relative to their incomes, and limited social links outside the slum.

Even within this section of the social spectrum, though, there are clear characteristics of a school system that reproduces

disadvantage. Government schools suffer from overcrowding and a lack of resources, and teaching methods that rely on learning lessons by rote so they can be repeated during exams. They can seem dysfunctional from this point of view. But, as part of the broader system of public and private education options available to different parts of society, they are well adapted to enable those with the most initial resources to pass their advantage on to the next generation. It is also an arrangement which shifts the blame for this outcome onto the poor themselves.

One limitation of this study is that we got little insight into how decisions are made between the individuals within a household. Mothers, fathers, other involved relatives, and the children themselves, will potentially have very different preferences with regard to the trade-off between investing in schooling and other valued goods or investments. In particular, the children themselves are likely to benefit directly and financially from an education that helps them make more money when they start working. They could, for instance, contribute some or all of their earnings to their parental household as soon as they start working; use their enhanced earnings to support parents when they grow old; or they could move away from home and avoid contributing anything. The parents' financial benefit is thus indirect and uncertain. Nevertheless, the parents interviewed indicated that they stood to benefit psychologically from the education of their children; they would feel proud and perhaps gain better social standing. But to understand how these different factors were weighed up, and what kinds of intra-household conflict of interests might have been involved in the decision making process, would require a different type of study.

#### 4. Conclusions

The main question that this paper tried to address is: how do parents and children evaluate the schooling options that are available to them and make decisions about which, if any, school the children should go to? In one of the four areas studied here (Begunbari), the choice was very limited. There were a handful of schools within range, but none of them very accessible, and no NGOs. In the other slums, a surprisingly wide range of schools were on offer.

Where schools were available and physically accessible, affordability emerged as a main issue, especially when private tuition was seen as a necessary expenditure for government and private schools. While in some cases households could make sacrifices in other areas to spend money on education, the scope for making reasonable sacrifices must be limited for households living on around US\$1 a day per person. The households interviewed repeatedly emphasised the importance of education and how idealistically they valued it – but none suggested it was more important than food or shelter.

Nevertheless, most children received at least some primary schooling. Two-thirds of the boys and three-quarters of the girls were enrolled, and some of the remainder were young children who would probably enrol later (albeit at an age older than the official starting age). But large numbers had dropped out before finishing primary. Wealth and location were key dimensions along which these decisions about enrolling a child and keeping him or her in school, varied in their outcomes.

Decisions about what type of school a child would go to similarly hinged upon affordability relative to the household's income. Government schools were used by all groups, but most of all by those in the middle income quintile. NGO schools were used more by poorer and less educated parents and private schools by the relatively wealthy and better-educated. Children who had worse health and were shorter for their age and sex were also more often enrolled in NGO schools than other children.

The demographic make-up of the household was also significant, especially for private schools. Children were more likely to be



in private school if they came from a household with fewer children per adult. This is not surprising given that household spending on a single child in private school was around one-sixth of household income. Slum households with several children would not be able to afford to send all to a private school.

However, income, location and the number of children in a household did not tell the whole story. As well as assessing the affordability of different school types, parents tried to weigh up their quality and their use in accessing higher levels of education and jobs. NGOs, despite being seen by most as of good quality, were still largely the preserve of the poorest and affordability was the main reason for sending a child there. This probably reflects broader perceptions of NGO education as being for the poor – not surprising since this is the main group NGOs target – and as not being well integrated with the formal system in a way that would let children easily pass from NGO schools to other education or work opportunities.

Policies to reduce the overall costs of the education on offer are likely to be effective in improving enrolments in slums. However the fact that private tuition is the main area of expenditure suggests that costs and quality are intertwined. Improving quality of government schools in ways that removed the need for private tuition would have the double effect of lowering costs and improving children's learning outcomes. But serious changes to curriculum, teacher training and examinations would be needed to achieve this.

An additional issue is that lowering the costs (chiefly private tuition) of government schooling would attract children currently in NGO schools, while improving the quality would attract those in private schools. Providing urban school stipends would also attract children currently out of school or in NGO schools. But for the government to cope with this increased demand, it would have to expand faster than it currently is.

Added to these issues are the difficulty of meeting the educational needs of a population who, for the most part, do not exist in official statistics. The government may also fear encouraging more people to migrate from rural areas into the slums. Nonetheless, the government has obligations under the Convention on the Rights of the Child to ensure children's right to education is fulfilled wherever they live.

Private primary schools, while used by a substantial minority in some of the slums, do not hold much promise for expanding the system to accommodate those currently out of school, since they largely cater to the wealthier residents and those who have multiple other schooling options. While they might take pressure off government schools by allowing those who can afford to pay to remove themselves from the government system, they tend not to be set up in places where the need is greatest.

Expansion of the NGO sector and partial integration into, or at least coordination with, the government sector, seem to comprise the most promising and realistic route to a rapid improvement in access to schooling for children living in slums, at least in the short term. At the time of writing, the large NGO BRAC was due to set up a large number of new schools in urban areas, and several other NGOs were getting to grips with an increased focus on urban areas. The results of this study confirm that an exclusive focus on rural areas by education NGOs and development agencies is not justified. For a long time, efforts have been ongoing to try and achieve "equivalency" between NGO schools and government ones, meaning that graduates of NGO primary schools would be able to access government primary or secondary schools. These efforts are likely to improve the enrolment rates in slums, especially among the poorest who already use NGO schools more, and perhaps at the same time improve the status of the NGO schools so that they are seen less as providers of last resort for the poor.

## Appendix A. Logit results

Estimation 1. Logit on whether a child aged 6–10 is attending primary school or not.

	Odds ratio	Standard error	z	P
Sex	1.757	0.306	3.240	0.001
Age	1.252	0.101	2.780	0.006
Height (inches)	1.172	0.031	6.040	0.000
Cholontika (dummy)	2.891	0.685	4.480	0.000
Lalbag (dummy)	3.254	0.829	4.630	0.000
Begunbari (dummy)	0.785	0.188	−1.010	0.313
At least one literate household member	2.160	0.389	4.270	0.000
Household per-capita income	1.000	0.000	2.200	0.028

MacFadden's pseudo- $R^2$ : 0.202.

Notes: The variables above represented the best fit in terms of information criteria. Father's education, mother's education and education of same-sex parent were also tried instead of, and in combination with, the dummy variable for whether one or more household members (other than the child him- or herself) was literate, as a measure of educational background. Other measures of wealth and/or income, including possession of a chair, table, or radio, were also tried but did not improve the model, so only per-capita income was retained. A dummy for female-headed households was not significant and did not improve the model, so was dropped.

Estimation 2. Logit on whether a school-going child (aged 6–10 and in grades 1–5) is in an NGO school, vs. other types of school.

	Odds ratio	Standard error	z	P
Height (inches)	0.919	0.027	−2.900	0.004
Cholontika (dummy)	1.562	0.441	1.580	0.114
Lalbag (dummy)	0.050	0.020	−7.400	0.000
Begunbari (dummy)	0.014	0.011	−5.550	0.000
At least one household member with secondary schooling or higher	0.430	0.112	−3.250	0.001
Poor ventilation	2.023	0.508	2.810	0.005
Household is "always" or "sometimes" in need	3.255	0.827	4.640	0.000

MacFadden's pseudo- $R^2$ : 0.434.

Notes: Information criteria were again used in conjunction with significance on individual coefficients to obtain a good model. The following were not significant and did not improve the model, so were dropped: sex of the child, age, dummy for female-headed households, dummies whether parents have listened to the radio or read a newspaper recently. A dummy for whether the child was in good health had an associated odds ratio significantly below 1 when height was not included, but the model fit better using height, so the health dummy was ultimately dropped.

Estimation 3. Logit on whether a school-going child (aged 6–10 and in grades 1–5) is in private school (kindergarten or private secondary) vs. other types of school.

	Odds ratio	Standard error	z	P
Height (inches)	1.054	0.033	1.680	0.093
Cholontika (dummy)	1.653	0.777	1.070	0.285
Lalbag (dummy)	3.888	1.850	2.850	0.004
Begunbari (dummy)	1.139	0.621	0.240	0.812
Father educated to at least primary level	1.839	0.515	2.180	0.030
Household per-capita income (taka)	1.000	0.000	1.700	0.089
Household is “always” or “sometimes” in need	0.396	0.116	–3.170	0.002
Household owns a television	0.572	0.197	–1.620	0.105
Parents listened to a radio in the past week	2.129	0.651	2.470	0.014
Child is in good health	1.970	0.622	2.150	0.032
Proportion of children (aged 0–16) in household	0.185	0.182	–1.720	0.086

MacFadden's pseudo- $R^2$ : 0.155.

Notes: The following variables were dropped because they were not significant and did not improve the model: child's age and sex; dummy for poor ventilation of study area; dummy for female-headed households.

Estimation 4. Logit on whether a school-going child (aged 6–10 and in grades 1–5 or pre-school) is in kindergarten.

	Odds ratio	Standard error	z	P
Age	0.714	0.069	–3.490	0.000
Household per capita income	1.000	0.000	1.780	0.076
Household “always” or “sometimes” in need (dummy)	0.614	0.165	–1.810	0.070
Proportion of children (aged 0–16) in household	0.123	0.117	–2.200	0.028
One or more household members are educated to secondary level or higher (dummy)	2.015	0.559	2.530	0.012
Poor ventilation (dummy)	0.414	0.133	–2.740	0.006
Household has television (dummy)	2.207	0.145	–2.480	0.013

MacFadden's pseudo- $R^2$ : 0.150.

Notes: Initially dummies for each study area were included but this meant removing all of the Begunbari sample, since no child went to kindergarten in that study area. Doing so did not greatly alter the results, however, except that the dummies for poor, and the child dependency ratio became non-significant. The child's sex, height, and health, and the dummy for whether the child was in a female-headed household, were tried in earlier estimations but dropped.

## References

- Alderman, H., Orazem, P., et al., 2001. School quality, school cost, and the public/private school choices of low-income households in Pakistan. *Journal of Human Resources* 36 (2), 304–325.
- Baker, J.L., 2007. Dhaka: Improving Living Conditions for the Urban Poor. World Bank.
- CAMPE, 2003. Education Watch 2002: Literacy in Bangladesh: Need for a New Vision. Campaign for Popular Education, Dhaka.
- CUS, NIPORT, et al., 2006. Slums of Urban Bangladesh: Mapping and Census 2005. Centre for Urban Studies.
- FMRP, 2006. Social Sector Performance Surveys. Primary Education in Bangladesh. Assessing Service Delivery. Final Report. Financial Management Reform Programme, Dhaka.
- Hossain, A., Kalam, M.A., Cameron, S., Uddin, L., Ahmed, M., 2009. CREATE Bangladesh: Community and School Study (COMSS) Baseline Report.
- Imam, S.R., 2005. English as a global language and the question of nation-building education in Bangladesh. *Comparative Education* 41 (4), 471–486.
- International Development Committee, 2009. Urbanisation and poverty. Seventh Report of Session 2008–09, vol. 1. House of Commons, London.
- Lewin, K., 2007. Improving access, equity and transitions in education: creating a research agenda. CREATE Pathways to Access series. Consortium for Educational Access, Transitions and Equity, Falmer.
- MOPME, 2009. Primary Schools Database. Available from <http://www.mopme.gov.bd>, accessed November 2009.
- Oketch, M., Mutisya, M., et al., 2008. Why are there Proportionately More Poor Pupils Enrolled in Non-state Schools in Urban Kenya in Spite of FPE Policy? APHRC Working Paper. African Population and Health Research Center (APHRC), Nairobi, p. 40.
- Rashid, S.F., Hossain, Y., 2005. Constraints in Delivering Services to the Urban Poor Living in Slums in Dhaka, Bangladesh.
- Srivastava, P., 2007. Neither Choice Nor Loyalty: School Choice and the Low-fee Private Sector in India. Colombia University.
- Tooley, J., Dixon, P., 2005. An inspector calls: the regulation of ‘budget’ private schools in Hyderabad, Andhra Pradesh, India. *International Journal of Educational Development* 25 (3), 269–285.
- UNESCO, 2009. EFA Global Monitoring Report 2010. Reaching the Marginalized. UNESCO, Paris.
- World Bank, 2006. Economics and Governance of Nongovernmental Organizations in Bangladesh.
- World Bank, 2008. Education for All in Bangladesh: Where does Bangladesh Stand in terms of Achieving the EFA Goals by 2015? Human Development Unit, South Asian Region, World Bank.