Education in slums of Dhaka, Bangladesh

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Abstract

During the 1990s and early 2000s, Bangladesh experienced strong urban economic growth, a reduction in poverty rates, and rapid growth in primary school enrolments. Amongst many factors, these changes are linked to Bangladesh's growing involvement in the global economy, especially in the form of garment factories, and conscious efforts by its government to increase enrolments through its primary education plans. This paper describes the results from research in the slums of Dhaka. Although nominally richer and geographically closer to urban job markets than those in rural areas, people in the slums of Dhaka have greater difficulty accessing schooling, and have questionable rewards to look forward to at the end of it. The study draws on the theory of rates of return to education, but also looks beyond that to consider the factors that impede households from accessing the financial and other rewards that supposedly accrue from education. In particular, social connections play an important role in getting jobs and realizing other opportunities; and, unsurprisingly, gender plays a decisive role in deciding boys' and girls' futures. Although the research uncovered some potential routes through which schooling could reduce poverty, these were not realistically attainable in many cases. The paper considers these results in the light of human and social capital theories and ideas about the reproduction of social class through schooling.

Introduction

This paper is based on my doctoral research, and research conducted for the CREATE programme, on education in slums of Dhaka, Bangladesh, conducted in the summer of 2008. The research is about how families in slums make decisions about schooling, how these decisions related to their economic, social and migration background, and to their aspirations and expectations concerning their children's futures. The approach is broadly derived from the economics of returns to education, and assumes that parents and children make rational decisions about whether or not a child will go to school and for how long. But it leaves as questions exactly who makes those decisions and on the basis of what information. It acknowledges that parents can not see very clearly what kind of benefits there might be to having an education in 10 years' time, although they can make reasonsed guesses. It tries to take into account the ways that families use existing physical, human and social capital to improve the prospects of the next generation. But it admits that

investments in education and social connections by one family could have negative, as well as positive, implications for another.

The study consisted of:

- A survey of 400 households in each of four slums in Dhaka, covering the age and schooling of each household member and some socioeconomic data. (This survey has also been conducted in several rural areas as part of the CREATE research programme).
- A second survey addressed only to families with children aged 11-15 and focusing on the education decision process, and with further questions about the household's economic, migration and social status.
- Semi-structured Interviews of around twenty households aiming to get into further depth about the decision process.

The research had several limitations. It took place during the day time, when not all parents were available. Only four (large) slums were surveyed; although some attempt was made to choose four slums with a variety of characteristics (government vs. private; well-established vs. newer) it cannot be assumed that the results will generalise to all of Dhaka's nearly 5000 slums. The interviews provide more depth than the survey but still only skim the surface of how participants really saw their situation and their relation to the education system. There is a strong possibility of response bias in some of the answers, although care was taken to word questions neutrally.

Many of the quantitative findings related here draw on self-estimated monthly household income data, which may not be very reliable. The intention is to use other indicators of socio-economic status (including perceived financial well-being; asset ownership; condition of dwelling; migration stauts and social connections) for analysis later on.

This paper first summarises the national economic and educational context as told by national household surveys and drawing on the World Bank's 2008 poverty assessment. It then qualifies this relatively optimistic national picture of poverty reduction and education expansion by drawing on my own and other studies of urban poverty. Finally it considers policy implications and highlights some questions that remain.

National economic and educational context

During the 1990s and early 2000s, data from national household survey data suggest that Bangladesh has achieved "respectable" growth in gross domestic product (GDP) combined with stable levels of inequality. As a result, the poverty headcount ratio – the proportion of people below a poverty line – has declined from 57% at the beginning of the 1990s, to 49% in 2000 and 40% in 2005 (World Bank, 2008). The World Bank credits this "success story"

to increasing labour force participation and educational attainment, especially amongst women; urbanization; rising returns to human and physical assets; and rising productivity. Poverty in Dhaka division[1] is the lowest in the country and also dropped the fastest between 2000 and 2005. This seems to be partly due to people in rural areas finding jobs in the city. Dhaka's population is expanding by 4.4% each year, making it the fastest-growing city in the world (UN-HABITAT 2008). For the country as a whole, the rural-urban shift accounted for 9% of the reduction in poverty between 2000 and 2005.

Garment manufacturing has been an important component of the country's economic growth, particularly in attracting foreign direct investment. The ready-made garment sector accounts for about 10% of GDP (World Bank, 2009). UNCTAD (2007) highlights the industry's "flexibility in adjusting to unskilled labour, low precision standards and long delivery times" (p. 36) and notes that it can operate at different points along the wage-skill spectrum. The industry in Bangladesh consists of both local and foreign firms, but the local firms participate only at the low end of the spectrum, in "low-value-added subcontracted activities" (p. 37). There are signs that the garments industry, along with other export businesses, is about to suffer the effects of the global recession, with adverse consequences for jobs and poverty (World Bank, 2009).

Women's participation in the labour market, their working hours, level of education, and income, have all increased particularly fast between 2000 and 2005 (World Bank 2008). But their participation in wage work remains very low. Much of the growth in female employment has been in urban areas, and much of that in the textile and apparel industry. The public sector has also been actively recruiting women, mainly as teachers and health workers.

Recent events, particularly the rise in food prices since 2007, floods, and cyclone, have set back some of the reduction in poverty. Impact of the food crisis has been worse for already-poor households, and for vulnerable groups like daily wage workers and subsistence farmers.

Among the poorest and most vulnerable groups are daily wage labourers, accounting for about a third of all workers, and working in tasks such as harvesting, construction work, and rickshaw pulling. In these occupations, "variation in wages is minimal, the rewards to education are almost non-existent, and very few workers have any education. Consequently, their income is very low and poverty rates are highest. There is a large concentration of the population in a narrow band around the consumption poverty line – suggesting vulnerability to shocks." (p. 20). Particularly important are health shocks, especially among income earners. Safety net programmes are limited and particularly lacking in urban areas.

[1] Bangladesh has six divisions each named after their main cities. Aggregate trends in education and poverty for Dhaka division are likely to have been driven by changes in the capital city.

The poverty assessment notes that poverty in 2005 was 55% among households whose head had no education, but 35% among those who had primary. In regressions, rural households whose heads have even minimal education (below 5th grade) have 13% higher per capita expenditure than those whose heads have no education. The education premiums are even larger for urban households: 16% for education less than grade 5; 19% for grade 5; and 31% for class 6 to 9. Between 2000 and 2005, increasing education endowments were an important contributor to reducing poverty rates, particularly in urban areas (p. 47).

Slums of Dhaka

Deprivation

Thus the national survey data tell a story of increasing wealth, increasing returns to education, and decreasing poverty. More children are going to school and the benefits, in terms of better-paying jobs for the educated, are also increasing. The prime beneficiaries have been in urban areas, most of all Dhaka, and the movement of people from rural areas into cities has been one of the drivers of poverty reduction for the country as a whole.

But are the urban poor adequately represented in this data? This is doubtful, especially for those living in slums, although the surveys have clearly included a number of poor urban households in their samples[2]. Estimates of the slum population of Dhaka vary enormously. UN-HABITAT (2006) reports that 79% of the population of Bangladesh's larger cities live in them. A mapping and census study (CUS, NIPORT & MEASURE Evaluation, 2006) suggests a much lower figure of around one-third of Dhaka's 12 million inhabitants[3]. The city is projected to grow by another 7 million people over the next ten years (Baker, 2007, p. 23). While Dhaka is the richest part of the country, obscuring its poverty problem in many national statistics, it is also the most unequal. One study notes that mean per capita consumption amongst the poorest quintile in metropolitan parts of Bangladesh is actually lower than that of the poorest quintile in rural areas (World Bank, 2007); the human poverty index[4] for Dhaka district is also among the worst in the country, and appears to have worsened during 1995-2003 (Ali & Begum, 2006).

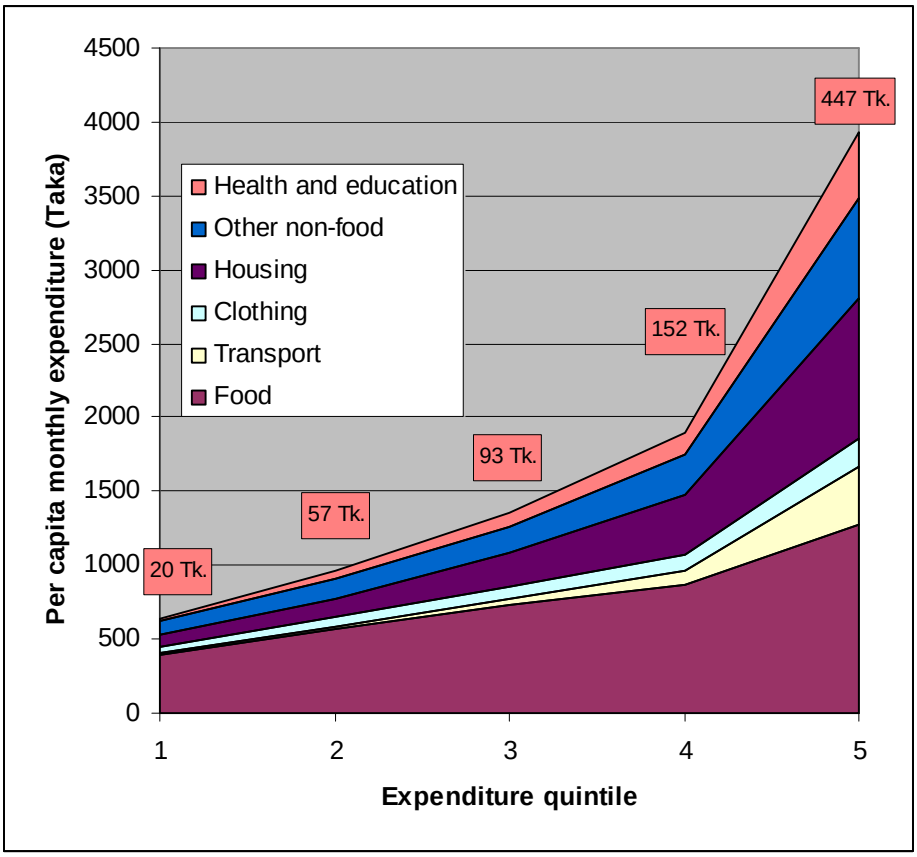
The survey conducted by the Centre for Urban Studies (CUS et al., 2006), which attempted to cover all of Dhaka's slums, reveals something of what life is like in them. Typically, slum houses are just 75-100 square feet in size and consist of a single room. Very high population density, very poor environmental services and very low socioeconomic status

[2] Slums include a wide range of different types of area, including legal and illegal; on government-owned land and on private land. Homes range from the permanent and relatively well constructed, to makeshift shelters constructed on streets or in spaces between other dwellings.
[3] The difference may be both in definitions of slums and in the definition of the city limits. Dhaka City and the larger Dhaka Metropolitan Area have a number of very large slums around the outer edges.
[4] an index based on: probability at birth of not surviving to age 40; adult illiteracy rate; population not using improved water sources; proportion of underweight children under age five

were nearly ubiquitous characteristics. Poor drainage, flooding and very poor housing also affected most slums. Lack of electricity, cooking gas, tap water, garbage collection and NGO services each affected a minority of slums, as did insecure tenure, threat of eviction, and a need to share water sources and latrines with large numbers of other households. Where electricity and water are available it is often via illegal connections. Income in Dhaka slums varied considerably, with the mode and median averages estimated to lie in the range 3001-4000 taka (around USD 40-60) per household per month.

Data from 2000 show education expenditures severely squeezed by food, housing and other needs (figure 1). The poorest quintile spend the bulk of their income on food and only around 3 per cent on health and education. Since their overall expenditure is also very low this represents a tiny sum of 20 taka per month (USD0.30) per capita on health and education. Furthermore, food prices were rising sharply at the time of the present study. The price of a kilogramme of rice, for example, more than doubled between April 2007 and April 2008, while typical wages have remained constant. It is easy to see how such rises could place further pressure on the spending patterns of the poorest, whose spending is already dominated by food.

Figure 1. Expenditure by category in Dhaka, by household expenditure quintile



Source: Baker (2007), tables 1.2 and 1.4, citing data from the 2000 Household Income and Expenditure Survey

Main employment options for the urban poor are production work (including rickshaw pullers and other transport workers) and trade work (street vendors, retail, etc.) for men; and domestic work and garment work for women. Unemployment and underemployment are also common, and around 20 per cent of children aged 5-14 work (Baker, 2007). Delap (2000) finds that for both male and female children, participation in income generating work increases with age, with boys participating in income generating work from an earlier age than girls, while girls were more likely to be engaged in housework.

Many of these findings are echoed in the present study. However, it was also clear that the four slums differed enormously. The slum at Tejgaon[5] consisted of several large, three-storey buildings, housing around thirty families (each in single rooms) on each floor. At the slum in Lalbag there were a mixture of tin shacks and more permanent concrete dwellings, some of them multi-storey. Korail and Cholontika were more 'conventional' slums: large areas of poorly-built houses with limited, shared cooking, washing and toilet facilities.

Figure 2 and Figure 3 below show the mean (self-reported) monthly income and occupations of head of household for each slum.[6] Household incomes averaged around US$90, varying from around US$70 a month in Cholontika to US$110 in Lalbag[7], and the typical household had 4 to 5 members. There was substantial diversity of occupations both between and within each slum. Apart from sweeper, the most popular occupations were rickshaw puller, day labourer (usually on construction sites), small business (usually running a tea stall or small shop), and garments worker. Other occupations included car or van driver, non-governmental officer, and vegetable seller. For female-headed households the head most often worked as a sweeper or in the garments industry.[8]

[5] I refer to the slums as Tejgaon, Lalbag, Cholontika and Korail. Tejgaon and Lalbag are not the names of the slums but of the parts of Dhaka where they were located.
[6] The slum in Lalbag was originally created in colonial times as a 'sweeper colony,' to which low-caste Hindus from other parts of British India were encouraged to migrate, in order to do the low-status work of cleaning Dhaka's streets. Hence the large proportion there who continue to work as a sweeper.
[7] An exchange rate of US$1 = 69 taka is used
[8] A substantial minority of female heads of households reported that they were housewives. This may reflect a lack of paid employment or cases where a husband was working abroad.

Figure 2. Occupation of male and female household heads

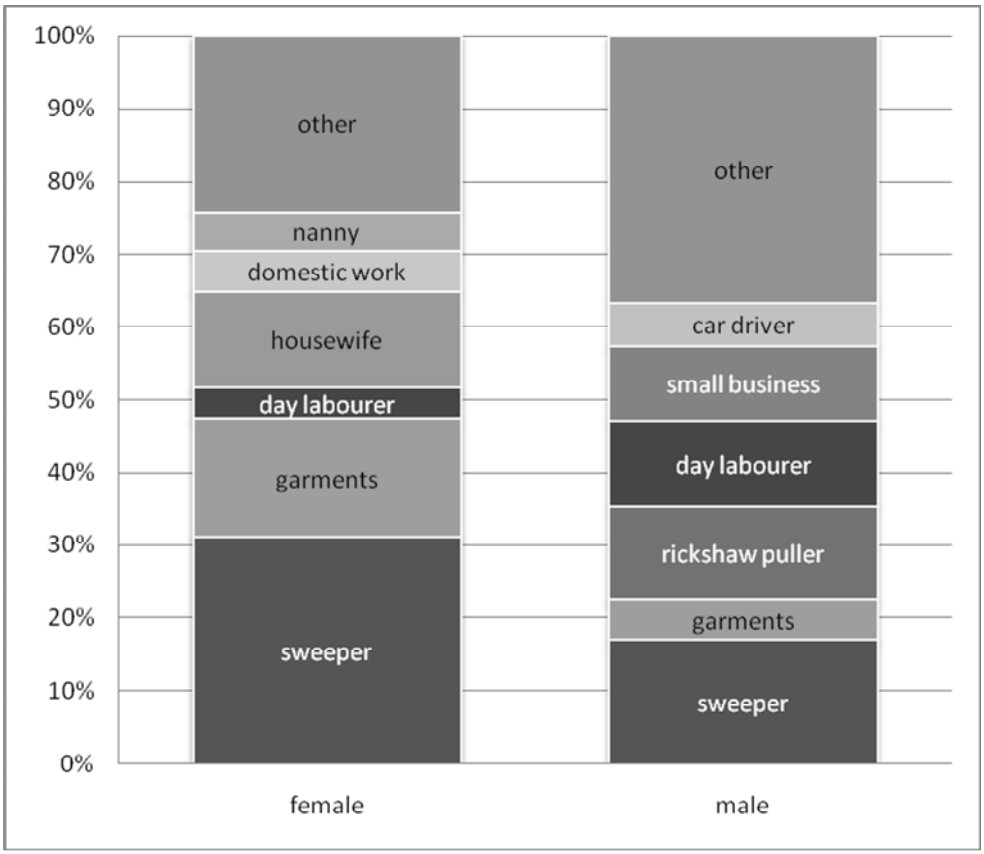
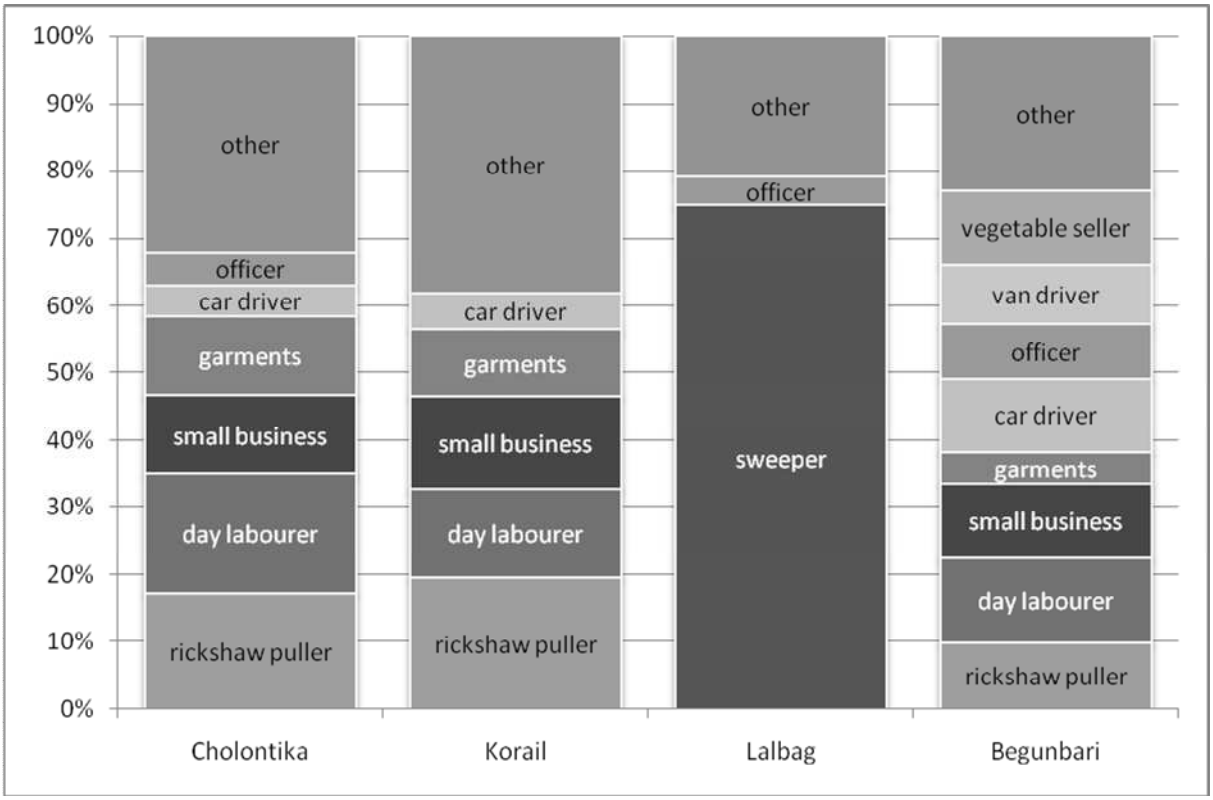


Figure 3. Occupation of household head, by study area



Education

Baker (2007) reports that 26 per cent of slums in Dhaka have a government school, and 27 per cent have an NGO operated school. According to Ministry of Primary and Mass Education data (MOPME n.d.), there are 295 government primary schools in Dhaka City Corporation with around nine rooms on average; 75 per cent use a double shift system. In addition there were 43 RNGPS. On the face of it this seems a small number to serve the city's large population. Data was not readily available on numbers of other types of school.

In Bangladesh most NGOs have traditionally had a rural focus and have only recently started to move into urban areas, and to understand the particular challenges of serving slum populations. One difficulty is that slums are often evicted, potentially resulting in the loss of the NGO's building as well as the relationships it has built up in that community, and leaving it unable to demonstrate any outcome. NGOs wishing to operate in slums also have to gain the permission of "mastaans" – leaders with links to criminal gangs, the police and local political parties.

Rashid and Hossain (2005) report that their NGO interviewees identified lack of appropriate infrastructure as a key constraint to education service provision in slums. The number of schools was reported to be far too low compared to the number of children, and government schools typically have no scheme to accommodate the volume of urban slums students in their areas, who may face particular problems such as the need to work. Physical access to NGO education centres was also reportedly made more difficult by drainage and flooding problems during the monsoon season; fear of gang violence was another obstacle to attendance.

In the present study, 60% of 4-15 year olds were going to school, rising to 77% of 6-11 year olds (the primary school age range). Enrolments were slightly higher for girls than for boys, and peaked at ages 8-10. Some parents delay enrolments until the age of 8 or higher, and after the age of 10 children start to drop out. The compressed three-year cycles of NGO schools, which are usually flexible about when children start, probably also contribute to this peak at 8-10.

Figure 4. School status by age

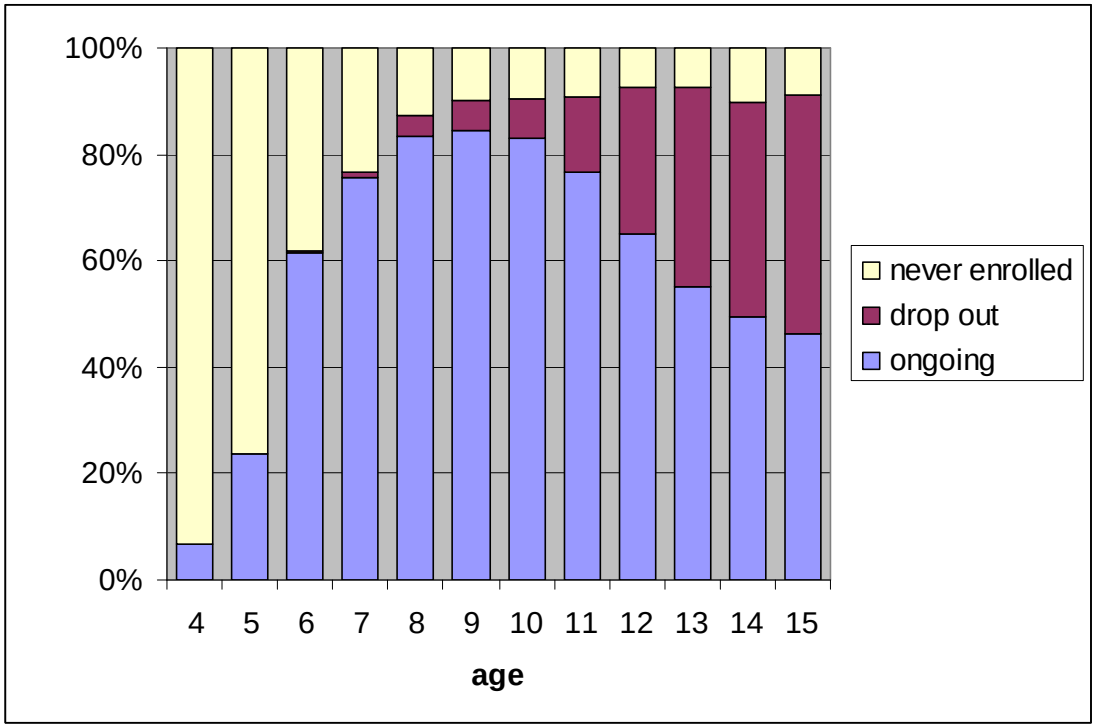
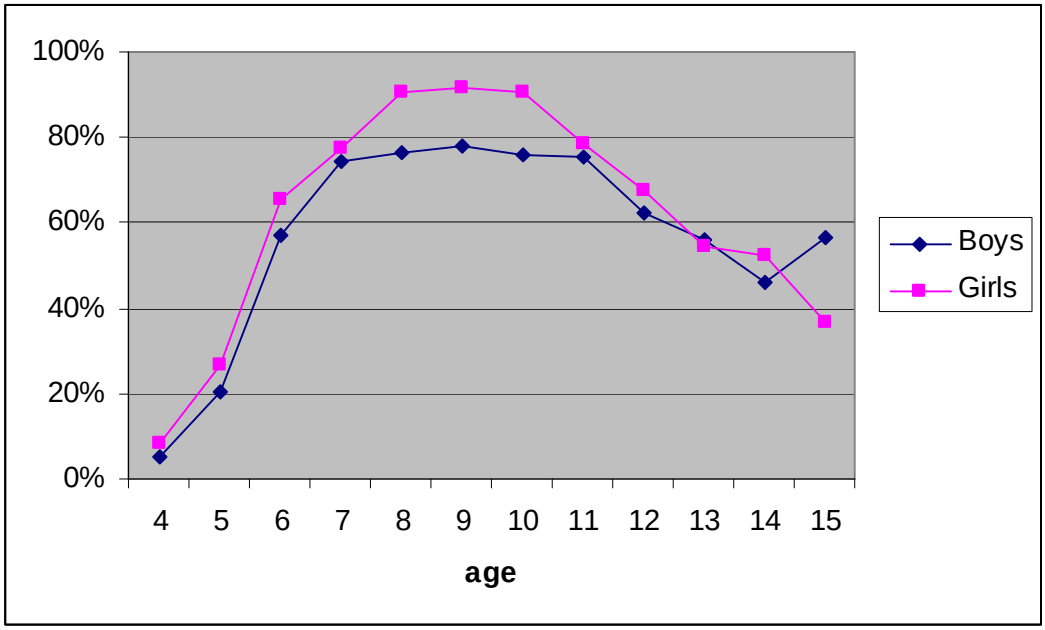


Figure 5. Proportion of schoolgoing children by age and sex



This figure of 77% of 6-11 year olds includes some who were in pre-school. The net primary enrolment rate was around 70%. Comparing this to national figures is difficult because of the variation in those figures. The 2005 baseline survey conducted for the second Primary Education Development Plan (PEDP-II) estimates the NER at 87%, whereas data from the household income and expenditure survey (HIES) in the same year puts it at 67% (69% in urban and 66% in rural areas). The PEDP-II does not include NGO or non-registered private

schools, and it is not clear whether the HIES does or not. Counting only registered schools[9] would reduce the NER in the present study to under 40%.

It is also instructive to compare these figures to those from a similar survey conducted for the CREATE programme in six deprived rural areas. The NERs from that study ranged from 63% to 92% (83% on average) (Hossain et al, 2009). Income was somewhat higher in the slums; whereas enrolments were higher than the worst-off rural areas but much worse than the better-off ones.

Variation

It is tempting to see slum dwellers as a monolithic group with little variation in terms of work, quality of life, opportunities, or education. But it was clear from the outset that there was huge diversity between the four slums studied here, and analysis reveals a lot of variation within each slum as well.

Table 1. Some indicators of living conditions, by slum area

	Cholontika	Korail	Lalbag	Begunbari	**Average**
Self-reported financial condition: living comfortably / doing alright	55%	50%	58%	70%	**58%**
Household monthly income	5104	5276	7760	6605	**6179**
Rent (taka)	819	945	976	1164	**982**
Secure from eviction?	86%	60%	3%	90%	**54%**
Dwelling sometimes/often flooded during rainy season	49%	90%	35%	58%	**55%**
Streets/corridors flood	60%	98%	76%	88%	**80%**
Time spent per day to collect water	25	27	62	13	**37**
Cracks/openings in walls	36%	20%	1%	5%	**14%**
No windows	80%	85%	16%	3%	**43%**
Visible holes in roof	19%	16%	0%	2%	**8%**
Insecure door	61%	30%	1%	3%	**22%**

Slum conditions impinged directly on the family's ability to earn income, by using up their -- mainly women's – time in tasks such as queuing for water and for shared cooking facilities, and in transport to and from the slums, which are often not easily accessible. Korail, for instance, occupies a peninsula in a lake, accessed mainly by boat. A few families lived rent-free, but among the others rents were often very high compared to their incomes[10].

[9] Government primary schools, registered non-government primary schools, registered madrasas, and primary grades of government or private secondary schools

[10] In taka per square metre terms, slum dwellers were paying far more than middle class Dhaka residents to live in much worse conditions.

Unsurprisingly, the variation extends into schooling, with school enrolments for all 4-15 year olds varying from over 80% in Lalbag to around 40% in Tejgaon. Primary net enrolment rates ranged from 56 to 83% (16 to 61% if only those attending registered schools are counted). Those going to school also went to different types of school, and this seems to have depended both on what schools were available and on 'demand' aspects like income and the need for children to work. Substantial minorities went to private primary schools (known as kindergartens), with the largest such minority being in the better-off Lalbag slum. In Pollabi and Korail, most school-going children were in NGO schools, while in Tejgaon and Lalbag, government schools dominated.

Figure 6. Enrolment indicators by slum

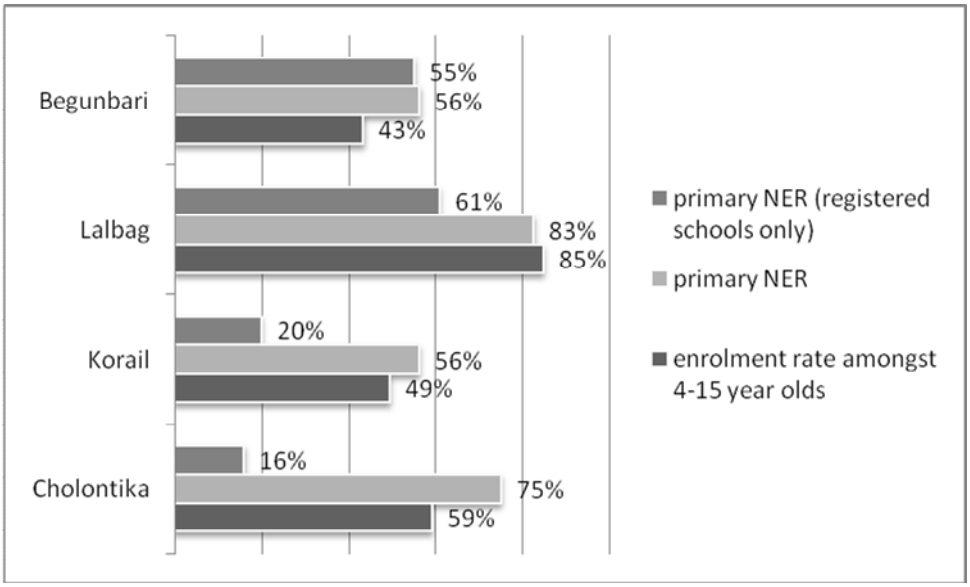
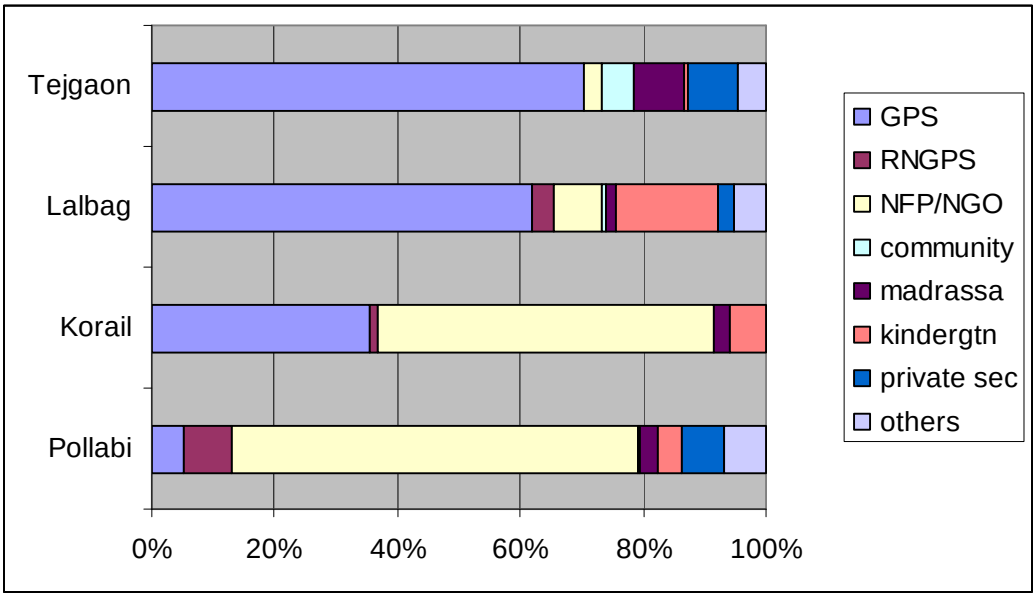
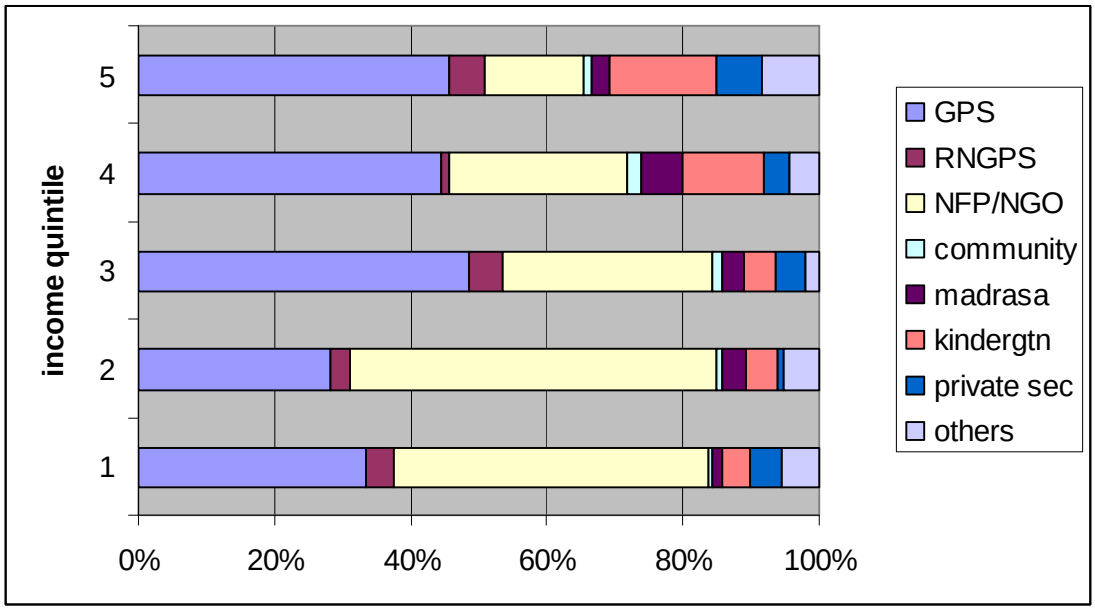


Figure 7. School type, for schoolgoing cihldren in grades 1-5, by study area



The type of school also varied according to income (**Error! Reference source not found.** and **Error! Reference source not found.**). In each quintile more than 30 per cent of the children were in government schools, but only in the middle quintile did this group form the majority. Amongst the poorest many went to NGO schools. While poorer households were largely confined to government and NGO schools, the richest appear to have had more choice, with 30 per cent going to private schools, and substantial minorities in NGOs, junior secondary, and other types of school. Although madrasas served a small minority of each income group, their students were predominantly from the poorest two quintiles.

Figure 8. School type, for schoolgoing children in grades 1-5, by income quintile (1 = poorest)



On average for school-going children, expenditure was Tk. 5800 (US$80) per year, representing 9 per cent of the household's income. 53 per cent of school-going children had had some private tuition in the last term. In most cases this cost less than Tk. 1000 (US$14) over the term. It seems that amongst schoolgoing children, total expenditure (and private tuition expenditure) were greater for those from the poorest quintile of households than those in the second poorest. The difference was partly but not wholly accounted for by differences in private tuition expenditure. This merits further investigation and could be because the poorest have to spend more to access education, or because they perceive a greater need for private tuition. For instance, in interviews some parents said that they paid for tuition because, being uneducated themselves, they were not able to help their children with school work. Also notable is that for houses in the poorest quintile, schooling expenditure represented a very high proportion of their total income – over 20 per cent *per schoolgoing child*, suggesting a huge strain on the family's finances and that it would be very hard to send more than one child to school without reducing this per-child expenditure.

Figure 9. Total annual education expenditure, by income quintile (1 = poorest)

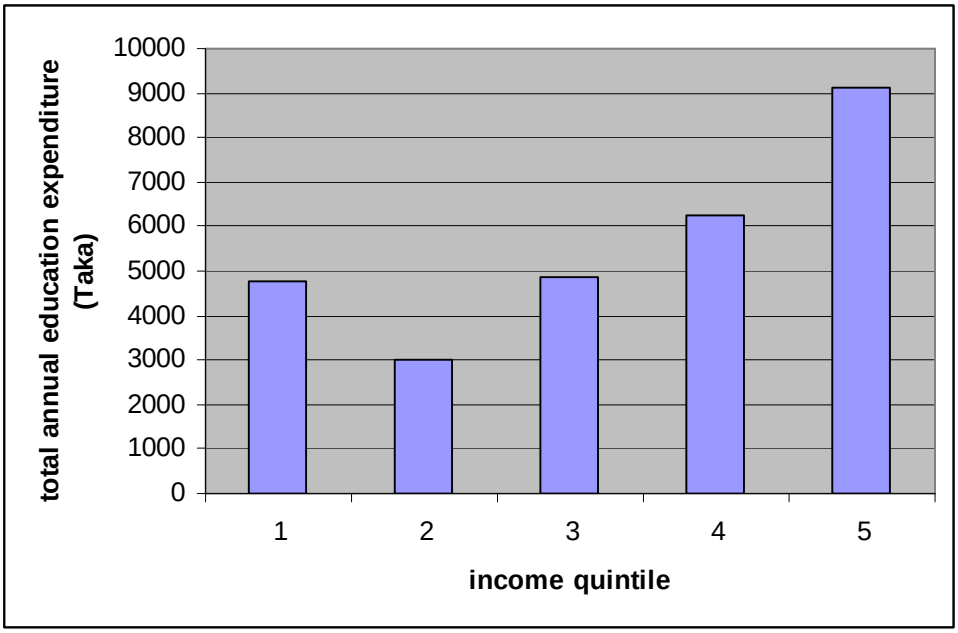


Figure 10. Expenditure per schoolgoing child as a proportion of household income, by income quintile (1 = poorest)

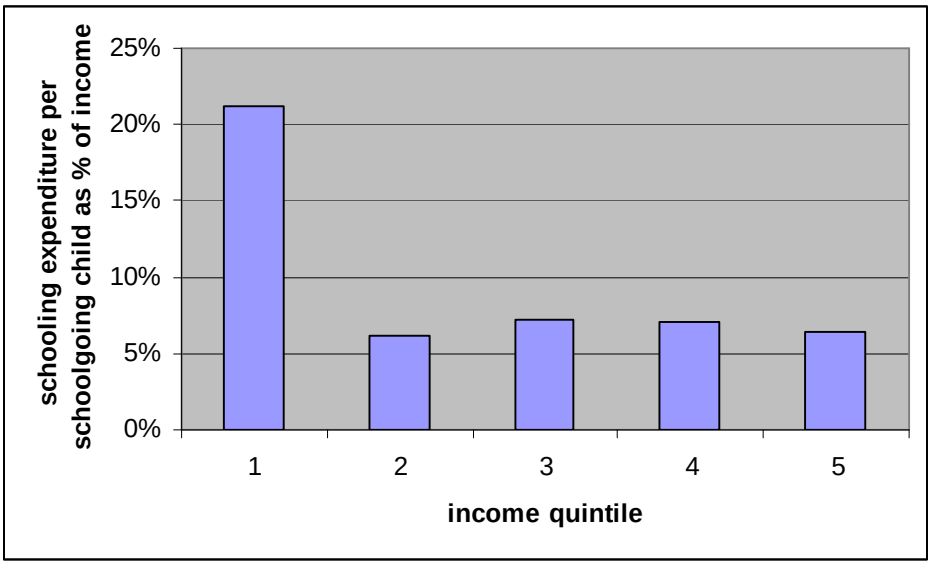
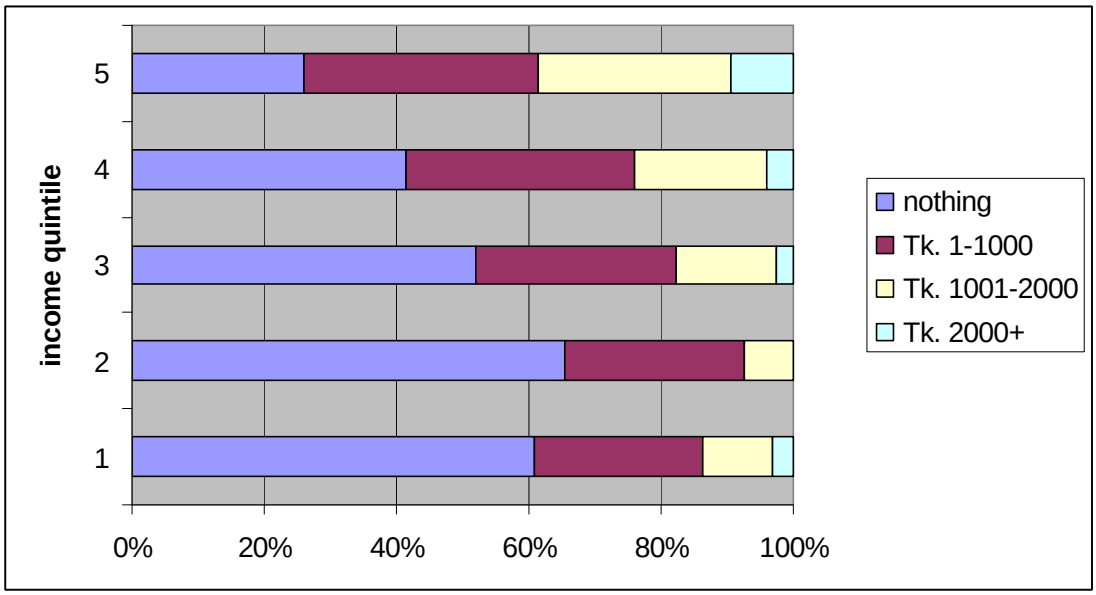
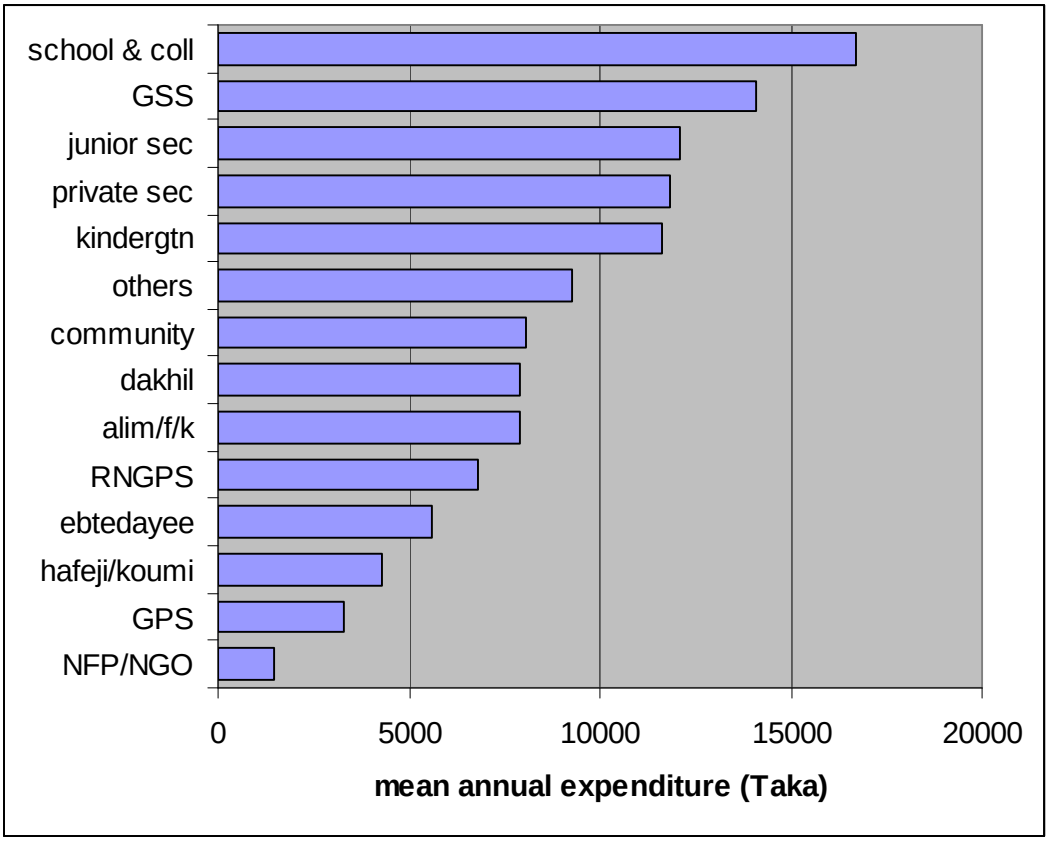


Figure 11. Expenditure on private tuition in the past term, by income quintile (1 = poorest)



Expenditure was lowest for NGO schools, followed by government schools and some types of madrasa. Expenditure was more than three times higher in kindergartens and private secondary schools (which often also offer primary grades) than in government primary schools. However government secondary schools and combined school and colleges were the most expensive of all.

Figure 12. Annual expenditure by school type, for schoolgoing children aged 4-15



Social connections, school and work

In a slum environment it may be questioned how easily families can draw on future financial returns to schooling; will their children have access to the jobs or business opportunities in which their schooling could bring financial benefits?

The literature makes clear that in the circumstances of slums in Bangladesh people need to draw upon both financial and social resources to get work. Money can make up for a lack of education, or a lack of certification: for instance, Hossain's (2005) respondent comments that "You need a certificate, without that, you don't get a [formal sector] job. Or if you do, you have to give a bribe, but with a certificate the bribe is less." (p. 19). Rashid (2004) found cases where urban poor families resorted to bribing influential local figures, such as Ward Commissioners or local political party leaders, to provide the guarantor they needed to access the mainstream job market.

Opel (2000) suggests that social resources are an important prerequisite to accessing the labour market for residents of slums in Dhaka. Although continuous migration from rural to urban areas suggests that an expanding labour market must be attracting these migrants, this author finds that "people are in fierce competition for employment opportunities in a state of scarce resources"; and "[r]apid urban growth has taken place without a commensurate increase in industrialization" (p. 737). Social capital – in the form (for example) of

information accessed through social connections or the ability to provide references – can dominate financial or human capital in allowing access to these scarce jobs. Opel reports that, while education has limited implications for entry into the labour market, it plays a crucial role in the progression to higher positions within a particular industry, and sometimes in the transition from the informal to the formal sector.

Work options also vary greatly for men and women. Rashid's (2004) survey of married adolescent women in a slum in Mirpur, Dhaka, found that 83 per cent did not work outside the home; many cited "husband's disapproval, *pardah* and family prestige" as the reasons (p. 75). However, this study also finds that "increasing poverty and hunger means that poor married adolescent women … are willing to forgo *pardah* and cultural restrictions to work outside the home"; nearly 10 per cent worked in garment factories and 3 per cent worked as domestic servants. Many were involved in income generating activities inside their homes such as sewing and embroidery. According to Amin et al. (1997, cited in Baker, 2007), garment work is seen by women and their households as an alternative to early marriage. However, Opel's (2000) account suggests that the minority of men involved in this industry enjoy much greater upward mobility within it. Women are particularly hampered by the labour market's close relationship with social networks, because their mobility is socially restrained and their housekeeping roles leave little time for network building. Moreover, the sector is highly vulnerable to external shocks such as international recession and changes in trade agreeements.

Many of the people in the present study were migrants from other parts of Bangladesh[11], but once again this varied substantially between the four study areas (Figure 13). Notably in Begunbari (Tejgaon) and Cholontika, the most diverse slums in terms of districts of origin, were also the slums where people had fewest friends and relatives living nearby, and were the least likely to agree that their neighbours would help them if they needed it (Table 2). A link between the slum being full of recent migrants from diverse origins, and a lack of social cohesion was backed up in interviews:

> I don't like the environment here at all. We have come here only for survival. The slum contains of different types of people of different districts. You can trust no body here. [interview 24, Cholontika]

In interviews, some of those who had migrated from elsewhere said it was simply in search of a better living; in other cases it was in response to a particular 'shock' such as the illness or death of the family's main earner.

[11] Some care was needed because some people still considered themselves as belonging to their parents' or grandparents' part of the country even though they themselves were born and brought up in Dhaka.

> No one migrates from their birthplace unless there is some serious trouble. I have come here due to poverty. [interview 24]

Many had moved between several slums in Dhaka, either in search of better conditions or lower rents, or following evictions. In some cases migrating meant the end of a child's schooling, as the family found itself both financially stressed and lacking in schooling options; the absence of government stipends in urban areas may also have been a factor.

Figure 13. Districts in which primary care givers were born, by study area

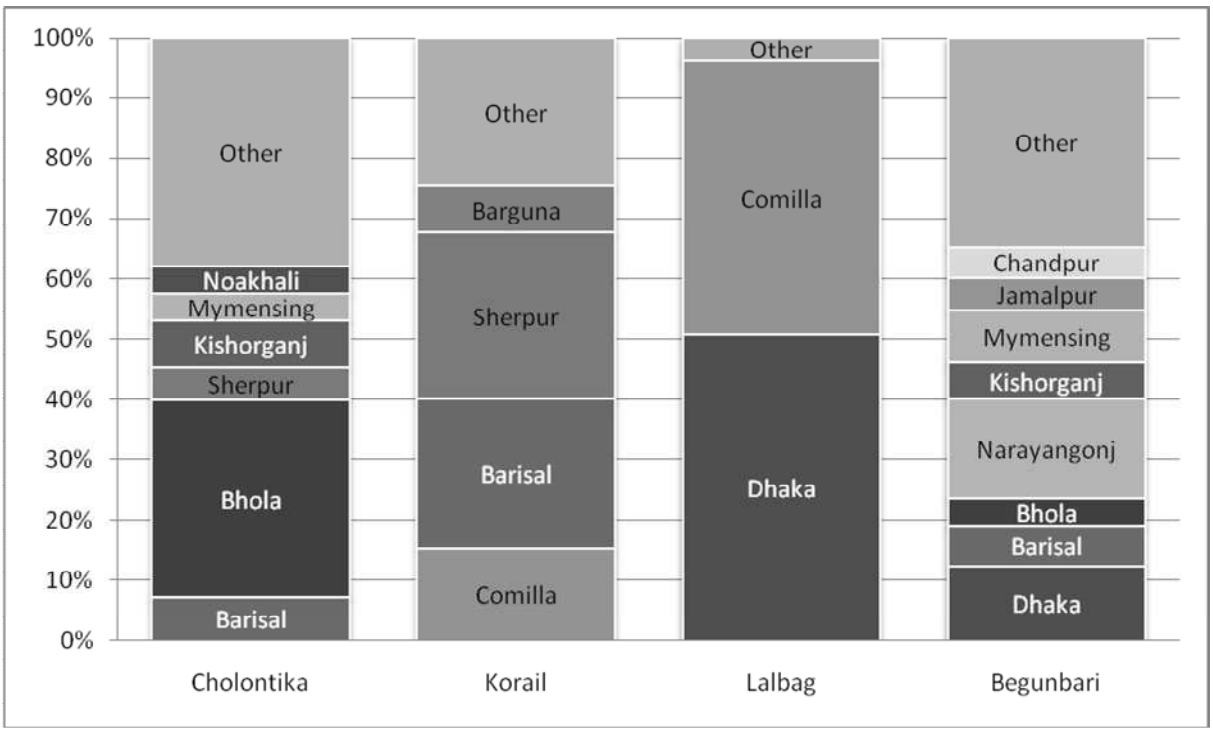


Table 2. Indicators of social resources by study area

	Cholontika	Korail	Lalbag	Begunbari	**Average**
Member of savings/credit organisation	28%	18%	12%	11%	**17%**
Do you have relatives in this area?	79%	75%	97%	57%	**79%**
Do you have relatives elsewhere in Dhaka?	66%	70%	84%	82%	**76%**
A lot/some friends in the area	84%	91%	87%	57%	**80%**
People in this area are willing to help if you need it (agree strongly/somewhat)	63%	79%	87%	77%	**77%**

While most of the participants felt they could draw on the help of others living in the area, and most had friends and relatives living nearby, this was not always the case. One

interviewee stressed that people in that area were often unable to help, and even if they could, tended not to.

> There is no society in slums. Every one thinks about themselves, no one else, like the road in front of my house needs to be fixed but no one does that. [interview 22]

Moreover, it is not clear that the social resources that might have been available in slum communities would be of the kind they needed to access a good education and the labour market afterwards. Bribes were reportedly needed to get into good schools, on top of each school's stated fees. And finding a job in the formal sector presented a dizzying array of financial and social obstacles on top of the educational ones:

> Ruman's father had set his expectations firmly on a future for Ruman in the embroidery industry, hoping to give him a shop from which to work. A 'good job' in a large firm or government was definitely out: "Now it is impossible for him to get a good job or to be a government employee. To be a government employee, higher education is needed. He doesn't have this. Besides, in these cases you have to have a link with the upper level, which we don't have." Ruman's own expectations were similarly specific: "I won't get any good job. I may get the jobs of a garment worker, a gate keeper or a cleaner etc. People will not respect me much." [2]

> "When I was young I wanted to be a primary school teacher … Now my hope is to do a good job after studies so that my father doesn't have to drive a rickshaw when he is old… Actually I heard that to become a teacher you have to bribe people and my father doesn't have enough money. That is why I changed my aspiration. I will do any job." [22]

In addition, being associated with the slum carried a stigma for many that made accessing school more difficult. Parents and pupils in interviews reported being subject to physical and verbal abuse from teachers and other students, including references to the family's poverty and the fact that they lived in slums. This was reported even in some NGO schools.

> "I dislike when my daughter doesn't go to school regularly, when she quarrels with others and when other children beat her for being a girl of the sweeper colony." [1]

> Ali's father dislikes that "many children return home and say that they have been scolded or beaten by the teachers" and teachers' "two-way attitudes": "a teacher should treat every student in the same manner, but they often discriminate" [10]

Child labour was a significant factor in deciding to withdraw a child from school, at least for a minority. Boys aged 11-15 who worked could earn Tk. 300-700 per month, depending on

age; girls earned Tk. 150-500. Very few children both worked and went to school, and those who did worked on average 34 hours per week. Those who only worked, worked 55 hours per week. On average, these earnings represented 9 per cent of the family's total income. Thus, sending an 11-15 year old school incurs a considerable loss of income for some families, as well as incurring direct costs, which are already a high proportion of income fr the poorest, and rise as children get older. In addition, children did unpaid work around the house (especially girls), and/or helped with the family business.

Many families with out-of-school children hoped that they would be able to learn skilled manual work, which in some cases would enable them eventually to own their own business, for instance in furniture-making. There was some suggestion that it was better to start learning such skills as young as possible, although here too there were obstacles:

> Julekha said she wants her sons to work in a workshop where they can learn skills. She would be willing to send children to such a place straight away if they could 'manage the link' – i.e. find a contact working in a workshop who could set her children up with a job. She felt that they were at the right age for going into a workshop, saying that if they go now they'll be able to learn more; they would not be able to learn much if they enter at a later age. [32]

> Ajufa had quite specific ideas about what she could have done with an SSC: "I would have been able to be a supervisor or line chief or PM in garments." But given that reaching SSC turned out to be impossible, she felt that it would have been better if she had stopped *sooner*, so that she would have had more time to work her way up to machine operator in the garments factory. [5]

Working as a street sweeper is traditionally a very low status occupation, dirty, hazardous, and involving very long hours of work. Yet it was relatively well paid – earning on average 7500 taka per month, compared to the other occupations of slum dwellers and, being a government job, appeared to afford some security, even to the extent that children could expect to inherit their parents' jobs. The sweepers of the slum in Lalbag continued to see themselves as ethnically separate from Bangladeshis and many were Hindus. Thus the children of this community had one particularly accessible job option requiring no education, combined with a sense of separation and stigma deterring them both from schooling and from other possible jobs. Despite this, the children in this slum were the most likely to go to school, probably due to higher and more secure incomes, and the presence of a large government school in the middle of the slum itself.

Education in routes out of poverty

A rough picture can be drawn of some of the futures available to children living in the slums and how these matched up with levels of education:

- uneducated low-status jobs – rickshaw puller, day labourer in construction industry or in markets
- housewife – no schooling required, although it may be useful for managing family accounts, and avoiding being cheated
- low level job in garments factory – little or no schooling
- higher level jobs – at least primary; preferably secondary secondary school certificate (SSC) or higher secondary certificate (HSC), as well as training and experience through lower-skilled jobs or through doing similar work at home
- government jobs – HSC or degree
- teacher – HSC, preferably degree
- nursing – SSC plus four-year diploma
- self-employed trained manual work, e.g. sewing, making furniture – little schooling but some training needed
- small business – literacy and ability to make accounts – around SSC-level
- post in a larger business – at least literacy required for low level posts; business-stream HSC or BA required for higher level jobs

Parents' and children's aspirations were, for the most part, highly specific and pragmatic, although they recognised that there were potential obstacles to achieving these aspirations, and did not always know how to overcome these:

> Mahsin aspires to be a business man in future, reasoning that he has enough education to do this: "I can calculate, I can read". He would have liked to be a policeman but that would have meant passing the SSC exam. His change of expectation seems to have occurred when he "realised that, it is impossible for me to pass the SSC examinations, and to do business less education is needed". He "didn't like going to school" and "saw my father runs a shop", and "put less emphasis on going to school". [4]

> When she was younger Nazma had hoped to be a teacher, as her father had also hoped, but now she said "I don't have any future plan. My parents will decide that. But I know a little sewing, I could do that. … Now my life is in my parents' hands. They will make my future. But I am thinking about doing stitching besides doing household chores. … now I want to be a housewife." [9]

> Sohel's mother expected him to become an engineer in the future. She was aware that even people with masters degrees were having difficulty finding good jobs, but thought that "if he reads any technical subject he can get a good job". She considered that this expectation is realistic because Sohel is good enough in his studies, has enough aspiration, and also expects to become an engineer. In fact he would "definitely" become an engineer as long as no problem arose for the family and Sohel was able to continue his studies. [13]

> Nasima hoped that her never-enrolled 13-year old son, Rubel, would in the future become a driver and work abroad, earning lots of money and enabling her to provide good treatment for her younger son, who is disabled. She saw going abroad as the

only answer to the family's financial problems and felt sure that her son would be able to. She was saving some money and had a little land she could sell in order to make this possible. Rubel himself repeated that he would save money from his present job in a garments factory in order to learn driving and go abroad. [18]

"All our hopes are with our son. He will work well in our shop, learn work and then work at a better shop for wage. Because we don't have capital. Our daughter is working at the garments factory. The two of them will rent a store after saving some money. And slowly will do better. And some day our son alone will be the owner of an industry." [23]

Ali Akbar's dream for his son is that he could get him educuated to a high level, and provide his son with the connections needed to get work in a shop, or manage to invest some money and get his own shop. Asked about what obstacles might prevent this from happening, he replied that it all depends on luck. He said that being illiterate and uneducated, he can't do anything on his own, and so depends on luck. [33]

Arranging a marriage was usually parents' foremost concern for girls, whether or not they had reached a high level of schooling:

"… My child never went to school, so I don't have any other desires. We will arrange her marriage after she is grown up. … We only want her to be a good housewife. … My child is illiterate. She even can't write down her name. She will not be able to do any good job, so if she becomes a good wife everybody will love her in her husband's house. … if a woman can maintain her household properly, nothing else is needed. Because, it is woman, who brings happiness in a family. My child has this ability." [3]

"I had hoped that my children at least would pass the S.S.C examinations. Then they would be able to get a good job. In future, I'll find good husbands for them. They have to marry because they are female. … though my desires will not be completely fulfilled, it's partially possible, because I can arrange her marriage in a good boy of a middle-class family." [5]

"I want my daughter to pass the BA, do a good job and then I will marry her off to an established person. … I hope she will be a government employee." [6]

"I will give my job to my child. I'll marry her off to one of my neighbours' sons. My daughter will be an ideal housewife in future. As my daughter is not educated, she will not be able to do any other good job. Besides, we are sweepers, so people look down upon us. So, I will marry her off to a family of the same class as ours." [12]

> Rupali, aged 15, left school in order to marry. Her father said: “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 to marry her off, saying she might not get a better offer when she is older. That is how I took the decision of marrying her off. … 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.” [21

Apart from accessing the types of job listed above, specific advantages of schooling that were mentioned included: the ability to calculate and keep accounts; avoiding being cheated, for instance when going to the market; being able to interact more easily with people from different walks of life; writing letters; and reading for pleasure. At the same time, some felt that schooling was of little value in the small amounts that were actually obtained:

> … As for his current driving job, he could have got that without any education. However Jobeda felt that education has some benefits, for instance in interacting with others. But at the low levels of education her sons had received, education did not help them much. [29]

> It wasn’t clear what Ruman had learned in his time in primary school and the NGO school. His father felt he would be able “to write and read letters, to keep the financial records of the family and to teach his children” but Ruman himself felt that dropping out earlier would not have made any difference. [2]

Overall though, education was strongly valued by the parents and children interviewed, and this is reflected in the financial sacrifices many were making to allow children to continue with their schooling. The translation of aspirations and values into effective demand for schooling depended on the family’s economic and social circumstances at each point in time and its assessment of the prospects. Where aspirations were found to be unattainable they were downgraded, though in most such cases the study participants still professed to hope for something better than their current situation.

Some considerations for policy

The urban poor are a rapidly growing population and have been under-served by both governments and NGOs. Education is recognised by people living in slums as a key part of potential ways out of their poverty, vulnerability, and poor living conditions, as well as something of value in itself.

There seems to be a need for more school places, although how many and where these are needed is difficult to assess. In addition, there appears to be a subset of households who

are extremely poor (roughly, the poorest quintile) and for whom even relatively low education costs can be prohibitive. Targeting subsidies at this group effectively could raise primary education enrolment to near 100 per cent. The World Bank poverty assessment notes that social safety net programmes designed to protect the porest against loss of income are almost non-existent in urban Bangladesh. It suggests making cash transfers, with conditions such as school attendance attached, available for the urban poor. It also recommends improving childcare provision in order to increase women's participation in the labour force.

However, there is a prior problem that slum populations are simply not recognised in the formation of policy or educational planning. For instance, there are no realistic estimates of how many school-age children live in these areas, although it is thought the number is increasing rapidly. The government may be reluctant to recognise slums fully because this would mean recognising its obligation to provide services including education, and providing more services could draw more people to the city. But migrants expressed strong dislike for the slum environments in which they lived and seemed to have migrated in response to extreme hardship or crisis. It seems unlikely that an improvement in education would start drawing much larger numbers of poor migrants than the number that are arriving anyway.

NGOs are increasingly addressing the neglect of slums. In terms of the process of adapting aspirations to reality, NGOs may be especially well placed to catch children who cannot realistically aspire to proceeding through the formal education system to a high level of education and commensurate formal-sector job. They may instead be able to get lesser rewards from a smaller investment, such as through NGO non-formal basic education followed by a vocational training programme. However, fitting into this niche is likely to seal the impression that they provide a 'second-best' education stream. While NGO schooling is appreciated by the participants of this study, is often seen as good quality, and accounts for the largest share of enrolment in two of the four study areas, it is not generally seen as imparting access to better jobs or to higher levels of education.

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