

## **EDUCATION DECISIONS IN SLUMS OF DHAKA**

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### **ABSTRACT**

Around 3.4 million people live in slums in Dhaka, Bangladesh, and the number is increasing rapidly due to rural-urban migration. Most slums are illegal and so are not provided with government services, including education. Children living in slums also have very limited access to government schools elsewhere, and the schools are often poor quality. Meanwhile NGOs have traditionally focused on rural areas, and their provision in slums is scant compared to the number of school-age children. NGO projects range from drop-in centres with literacy classes, to large operations resembling government schools.

This paper will report on preliminary findings from my doctoral research, which uses a survey of around 500 households in four slums of Dhaka, and about 30 in-depth interviews, to address the following questions: What do people living in slums make of this range of options and how do they make the decision whether to use any of them? What benefits do they actually stand to gain from participating in the education system, and what costs do they incur? How do their decisions relate to changing conditions in the labour market? Who (within the household) makes these decisions and what role do the children themselves play? Policy implications will also be considered, given the absence of a policy response to the growth of the urban poor, both generally and in terms of education delivery.

### **BACKGROUND**

#### **Education in Urban Bangladesh**

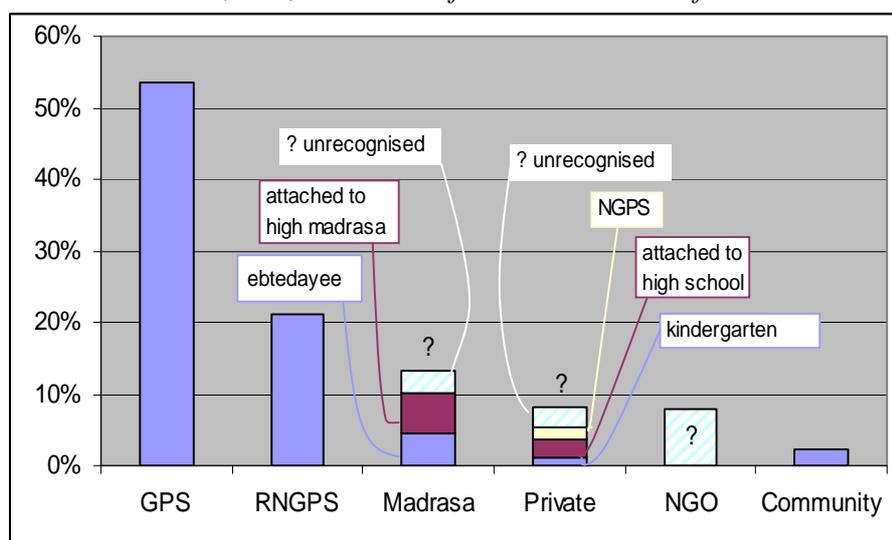
Net enrolment at primary level is around two-thirds in urban Bangladesh, and lower in rural areas (World Bank, 2007: 21). Between one-third and one-half of students who start the primary cycle, drop out before completing it (Ahmed et al, 2007; World Bank, 2007). Enrolments rose during the 1990s and 2000s, but quality may have declined, especially in urban areas where population has risen faster (World Bank, 2002, cited in Rahman, 2005; Nath and Chowdhury, 2002).

There are a multitude of school types in Bangladesh. Nationally, government primary schools represent around half of enrolments, and “registered non-government primary schools” (RNGPS), which are privately operated but largely government funded, represent another 20 percent. Madrasas, of which there are several (government and non-government) types account for around

another 10 percent. Private schools, often known as kindergartens at the primary level, account for around 5 percent, although there may be more such institutions outside of official statistics. NGOs, thought to enrol around 8 percent of children at primary level, provide a wide variety of types of education: for example, some closely follow the government school system; others use a compressed three-year non-formal curriculum; and others still offer education on a drop-in basis and do not follow a set curriculum.

**Figure 1: Enrolments by school type, 2005**

Source: MOPME, n.d.; estimates of NGO enrolments from World Bank, 2006



Chowdhury et al (2001) report that though primary education is theoretically free, 90 percent of parents reported incurring expenditures of some sort. On average parents spent Tk. 1000 per child in school, equivalent to about two percent of average household income. Private tuition forms the single largest part of household expenditure on education, amounting to between 27 and 34 percent of the total according to a national representative survey (Al-Samarrai 2007). Nath (2008) reports that in urban areas in 2005, more than half of primary school students get private tuition.

### Slums in Dhaka<sup>1</sup>

Around one-third of Dhaka's 12 million inhabitants live in slums (CUS, NIPORT, and MEASURE Evaluation 2006) and the city is projected to grow by another 7 million people over the next ten years (Baker, 2007: 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<sup>2</sup> for Dhaka district is also among the worst in the country, and appears to have worsened during 1995-2003 (Ali and Begum 2006).

<sup>1</sup> For the purposes of this study, the definition of a slum used by CUS et al. (2006) was taken: a slum is a neighbourhood or residential area with at least 10 households with "four of the following five conditions prevailing within it: predominantly poor housing; very high population density and room crowding; very poor environmental services, particularly water and sanitation facilities; very low socioeconomic status for the majority of residents; lack of security of tenure" (p. 11). However, some of the discussion that follows refers to the urban poor more generally, on the assumption that the urban poor and people who live in slums are largely overlapping categories.

<sup>2</sup> an index based on: probably at birth of not surviving to age 40; adult illiteracy rate; population not using improved water sources; proportion of underweight children under age five

The survey conducted by the Centre for Urban Studies (CUS, NIPORT and MEASURE Evaluation, 2006) reveals something of what life is like in slums in Bangladesh. 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 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 Tk. 3001-4000 (around US\$40-60) per household per month.

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 percent 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.

Baker (2007) reports that 26 percent of slums in Dhaka have a government school, and 27 percent have an NGO operated school. Although disaggregated population and school data are hard to come by, there seems to be a severe shortage of government schools in some areas compared to the number of children (e.g. Rashid and Hossain 2005). Similarly NGOs in Bangladesh 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 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.

### **Education, Work, and Life Prospects**

Returns to a year of education in Bangladesh are thought to be around 7 percent, and slightly higher in urban areas (Asadullah, Chaudhury and Dar, 2006). 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 further education, jobs and business opportunities in which their schooling could bring financial benefits? 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” (Opel, 2000: 737). The paper suggests that social connections can be more important than education or money in allowing access to these scarce jobs – although many jobs also require bribes (Hossain, 2005; Rashid, 2004). 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. 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.

Rashid's (2004: 75) survey of married adolescent women in a slum in Mirpur, Dhaka, found that 83 percent did not work outside the home; many cited "husband's disapproval, *pardah* and family prestige" as the reasons. 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 percent worked in garment factories and 3 percent 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. Moreover, the sector is highly vulnerable to external shocks such as international events and changes in trade agreements.

Hossain (2005) argues that material benefits of education via the labour market are outweighed by the social benefits, and by a non-specific idea of schooling for a "beautiful life" (an idea reminiscent, in terms of capabilities perspectives, of education being seen as inherently valuable, rather than as a means to an end):

The material pay-off in terms of job prospects does not seem to be the most important motivation, mainly because so few people ever gain access to the formal sector jobs for which schooling is supposed to equip them. ... More commonly, children anticipate schooling will provide them with non-specifically 'better' prospects in the future ... An educated child is a valued member of society whereas nobody 'gives value' to a child who cannot read or write; they may even say bad things. ... The clearest purpose of education is stated by children to be the learning of appropriate social behaviour and norms the acquisition of modern, polite manners. Children view the lack of education as a source of social exclusion, blocking their membership in general society. (Hossain, 2005: 19)

## **THE RESEARCH**

This research sought to explore 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 research 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 was the survey conducted as part of the larger CREATE project in both rural and urban areas.)
- A second survey addressed only to families with children aged 11-15 (there were around 500) and focusing retrospectively on the education decision process, and with further questions about the household's economic, migration and social status; child work; and parents' and children's expectations and aspirations.

- Interviews of around thirty households (with the child and at least one of the parents) aiming to get into further depth about the decision process.

### **Limitations**

The survey took place during the day time, and 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.

Many of the 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 status and social connections) for analysis later on.

## **FINDINGS**

### **i. The Four Slums**

Four large slums were selected in four different areas of Dhaka: Pollabi, Korail, Lalbag, and Tejgaon. They differed a lot in terms of conditions, population density, and the incomes of people living there. Mean incomes ranged from Tk. 5100 (US\$70) in the Pollabi slum to Tk. 7800 (US\$110) in Lalbag. There was substantial diversity of occupations both between and within each slum. Apart from sweeper<sup>3</sup>, 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.

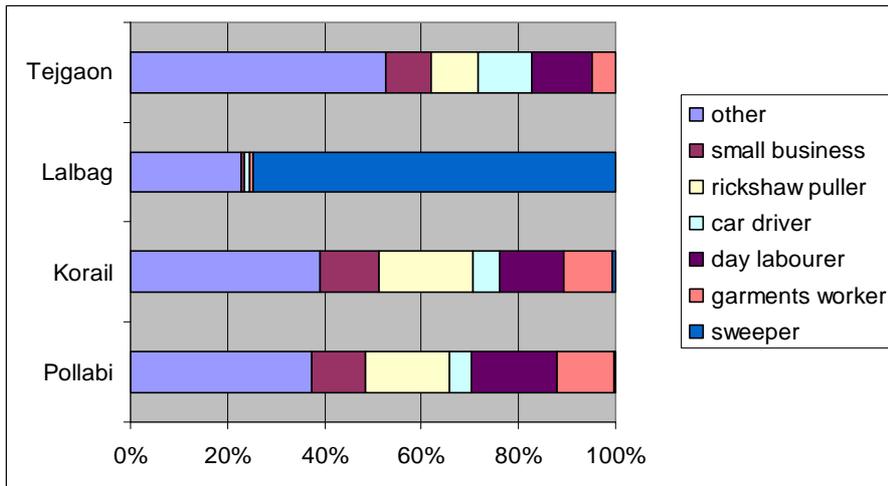
### **ii. School Status**

Most of the 4-15 year-olds in the survey were going to school, although the proportion varied between slums from 43 to 85 percent. Slightly more girls (63 percent) than boys (58 percent) were schoolgoing. For children of primary school-going age (6-11) the proportion in school increased to 77 percent, a high figure compared to other household survey data (see above). School enrolment was higher for girls than for boys at all ages up from 4 to 12, with a particularly large gender gap amongst 8, 9 and 10 year olds.

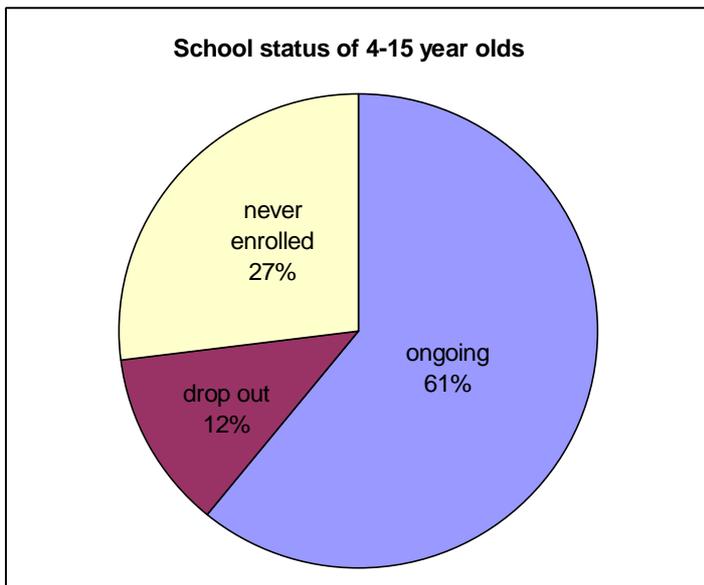
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<sup>3</sup> The slum in Lalbag was originally created in colonial times as a 'sweeper colony,' to which low-caste Hindus from other parts of British India were encouraged to migrate, in order to do the low-status work of cleaning Dhaka's streets. Hence the large proportion there who continue to work as a sweeper. Despite their low status, sweepers in the slum in Lalbag were employed by the government and reported earning on average around 7500 taka (USD108) per month, making them financially better off than typical residents of the other slums, although slightly worse off than other residents of their own slum.

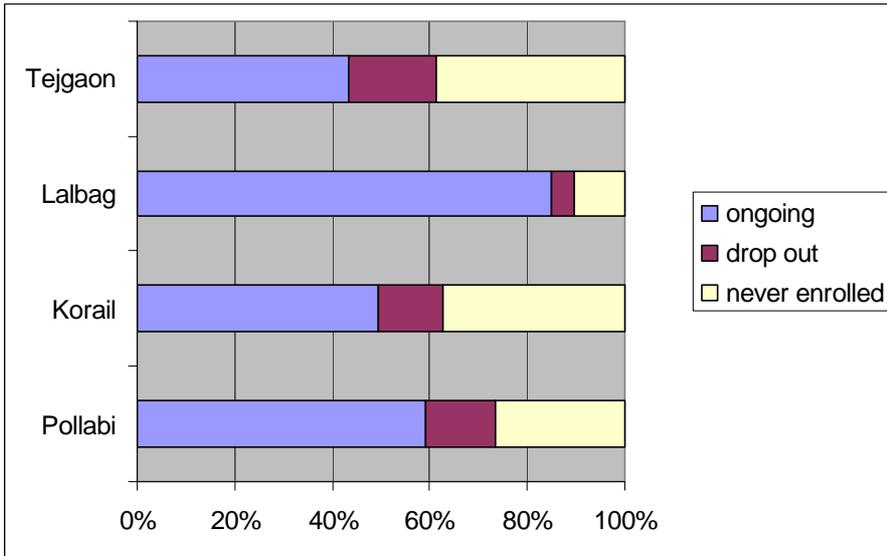
**Figure 2: Occupation of head of household, by area**



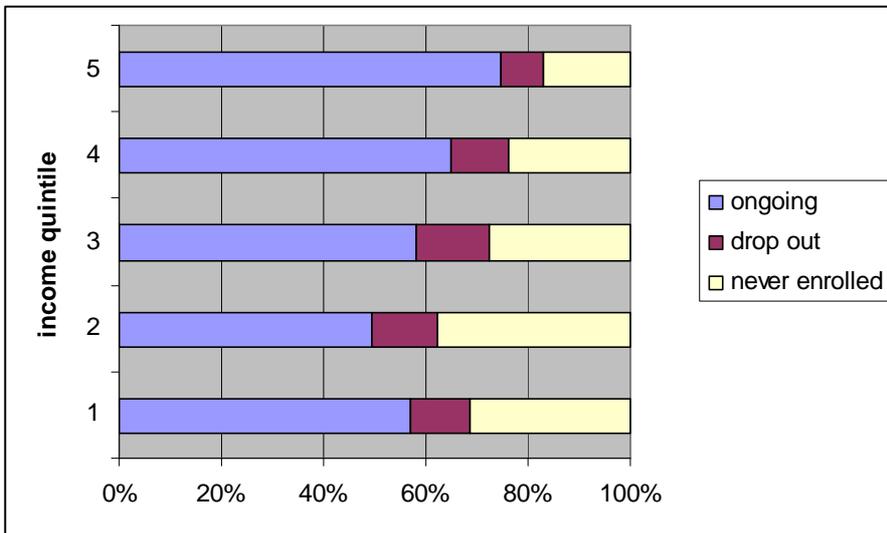
**Figure 3: School status of 4-15 year olds**



**Figure 4: School status of 4-15 year-olds, by slum area**



**Figure 5: School status of 4-15 year-olds, by income quintile (1 = poorest)**



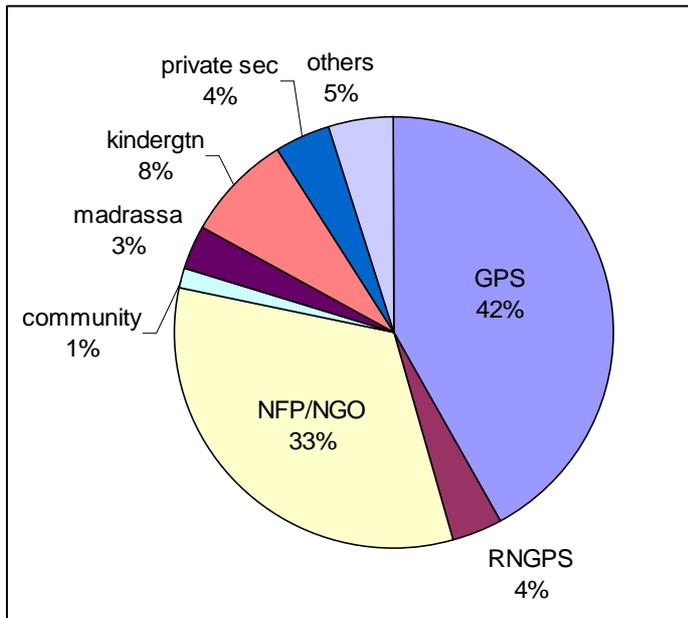
**Figure 6: Proportion of school-going children by age and sex**



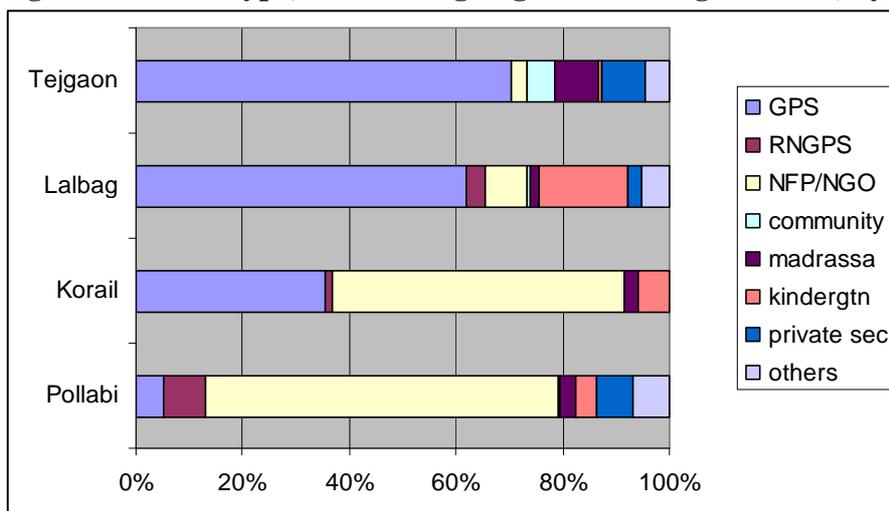
### iii. School Type

The largest portion of school-going children at primary level in the slums surveyed were going to government primary schools. However, one-third were going to NGO schools and around 12 percent were going to fully private schools (kindergartens or primary sections attached to private secondary schools). The proportions varied hugely by slum area. In one area, Pollabi, over 60 percent of children attended NGO schools and only a few went to GPS, while in Tejgaon this pattern was reversed. Lalbag had the highest proportion in private schools (around 19 percent).

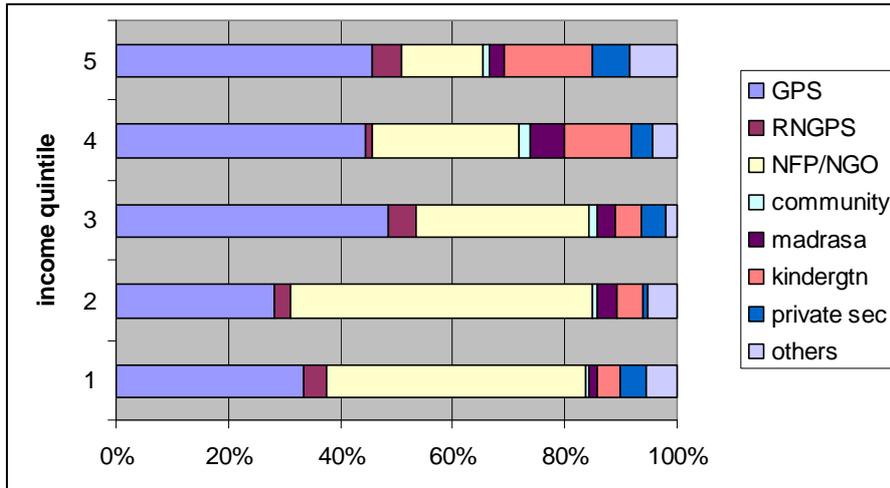
**Figure 7: School type, for school-going children in grades 1-5**



**Figure 8: School type, for school-going children in grades 1-5, by area**



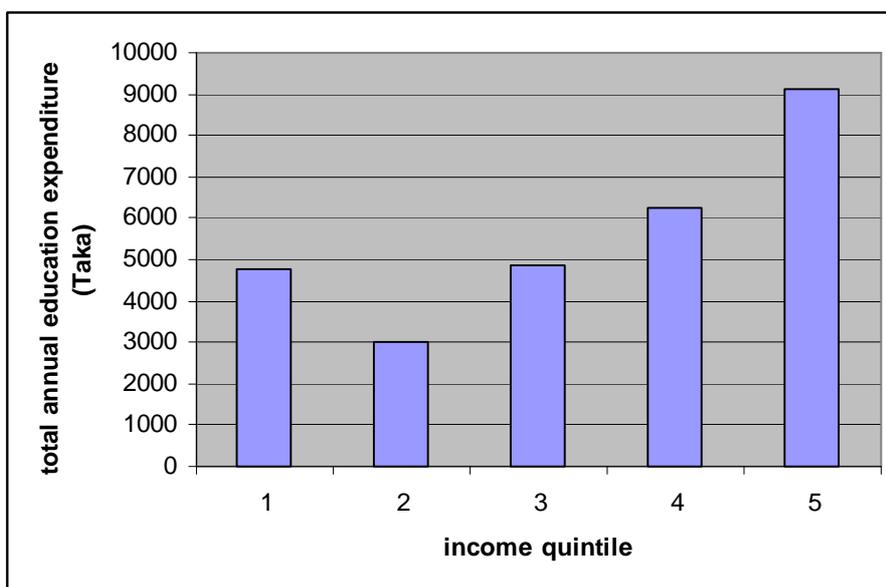
**Figure 9: School type, for school-going children in grades 1-5, by income quintile (1 = poorest)**



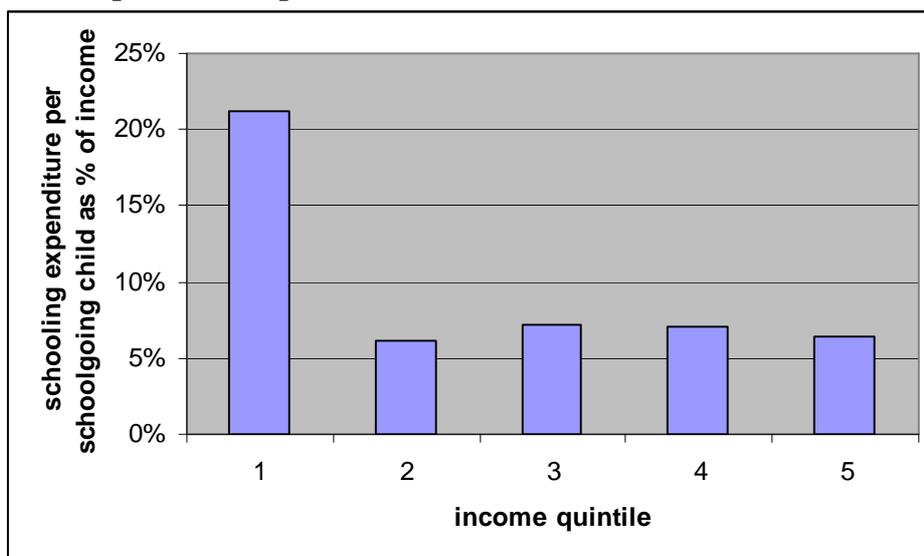
#### iv. Education Expenditure

On average for school-going children, expenditure was Tk. 5800 (US\$80) per year, representing 9 percent of the household's income. 53 percent of school-going children had had some private tuition in the last term. Amongst school-going children, total expenditure was 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. Also notable is that for houses in the poorest quintile, schooling expenditure represented a very high proportion of their total income – over 20 percent *per school-going 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.

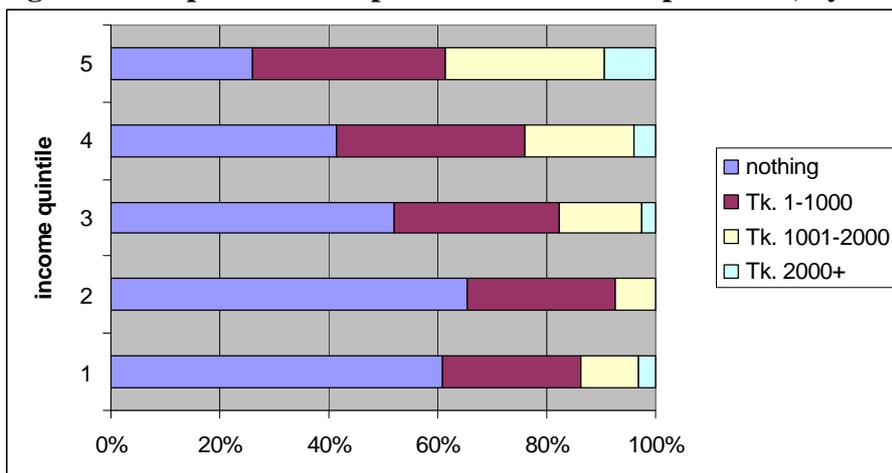
**Figure 10: Total annual education expenditure, by income quintile (1 = poorest)**



**Figure 11: Expenditure per school-going child as a proportion of household income, by income quintile (1 = poorest)**

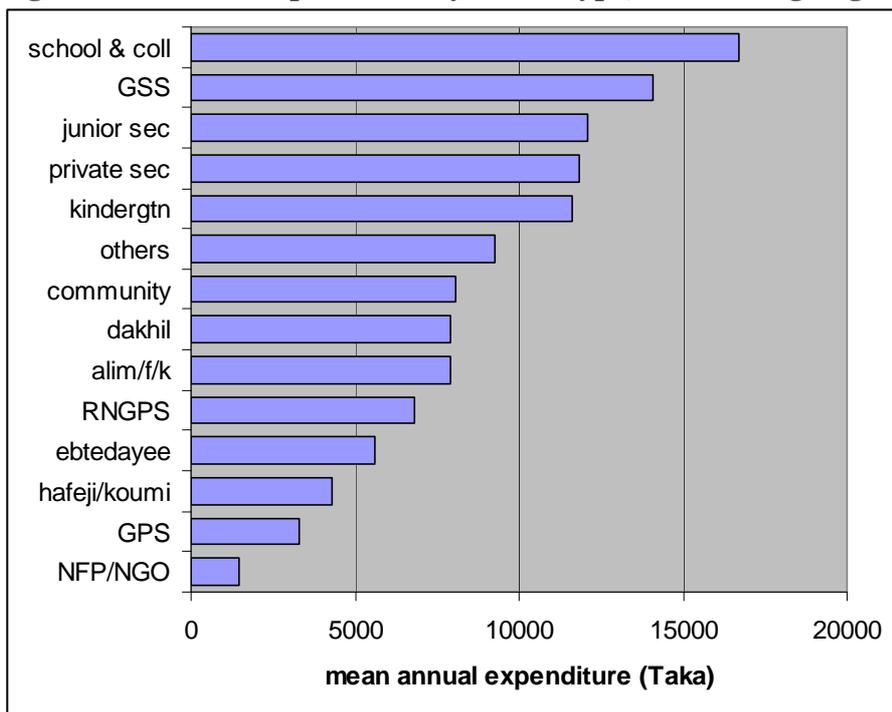


**Figure 12: Expenditure on private tuition in the past term, by income quintile (1 = poorest)**



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 13: Annual expenditure by school type, for school-going children aged 4-15**



**v. The Costs of School – in Broad Perspective**

As noted in the previous section, schooling expenditure can be a high proportion of total income – around 20 percent per school-going child for the very poorest families and 7 percent for the less poor. Our interviews and the survey illustrated a number of other costs or disbenefits of schooling, including:

- Physical and verbal abuse from teachers and other students. This included references to the family's poverty and the fact that they lived in slums, and was reported even in NGO schools:

"I dislike ... when other children beat her for being a girl of the sweeper colony." [1]

Ali complains about children being scolded or beaten and teachers' "two-way attitudes": "a teacher should treat every student in the same manner, but they often discriminate" [10]

- Bribes were reportedly needed to get into good schools, on top of each school's stated fees
- 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 percent of the family's total income. Thus, sending an 11-15 year old school incurs a considerable loss of income for some families.
- In addition children did unpaid work around the house (especially girls) and/or helping 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 felt that her sons (aged 12 and 10) 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]

#### vi. Parents' Ideas about Good and Bad Schools

"Of course there are differences between good [and bad] schools. If there are good teachers, the school will be good. On the other hand, bad schools have bad teachers." [4]

Samsunnaha reported that there are 4 or 5 schools in the area. She thought that the government school was good and the others are small and not so good. She later said that she doesn't know very much about these other schools, and supposed that some were good and some not so good. Her attitude was that she had tried one school and it didn't work out. [28]

Ali's father considered that the quality of NGO schools is good and also that they are free; while the merit of government schools is just that they are cheaper than other schools, such as kindergartens. [10]

## vii. Parents' and Children's Aspirations

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 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:

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]

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]

Ali Akbar's dream for his son is that he could get him educated 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:

"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 cleaners, 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]

#### **viii. What Do Parents and Children Value about Schooling?**

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.

Some felt that schooling was of little value in small amounts:

... 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]

Children themselves seemed in most cases to have enjoyed school, although several reported enjoying the social aspects – meeting with friends, play, talking – more than learning in the classroom.

A highly idealised vision of schooling as bringing the light of knowledge and morality into people's lives, was presented by many of the parents and a few of the children:

“Though I am not educated but I can understand easily that education is very valuable. No one can understand anything or know anything properly without education. Education is very important if you want to help other people. And another thing is I am a girl so some times I need to stay at home. On that time I could easily read some story books and pass my time rather than stay being quiet. To do those things you need education.” [19; never enrolled child, age 11]

“If people don’t go to school their eyes don’t open. Schools light people with the light of knowledge.” [22]

“We are illiterate, ignorant. An ignorant man is equal to the devil.” [6]

## KEY FINDINGS AND DISCUSSION

To summarise some of the key findings from above:

- around three-quarters of primary school-age children (6-11 years) were in school
- for children in primary school grades, 42 percent were in government schools, 33 percent in NGO schools, and 12 percent in private schools
- parents spent around 10 percent of household income on schooling, per school-going child
- this proportion was much higher (20 percent) for the poorest households
- expenditure per child depended a lot on the type of school: it was twice as high in government primary schools as in NGO schools, and eight times as high in kindergartens
- in addition, children’s earnings represented a substantial proportion of household income for many families – on average 9 percent per working child
- parents’ ideas about what constitutes a good or bad school often seem vague and based on reputation
- parents usually had highly specific plans for their children’s futures, in accordance with their level of education

Further work using this dataset will:

- use regression analysis to investigate the relationship between an array of social and economic variables, aspirations and expectations, and the decision about schooling
- analyse the qualitative and quantitative results in terms of:
  - how families’ financial, social and cultural capital expand or limit their range of schooling options and, consequently, their child’s future career
  - how children may exercise agency in decisions concerning their own education and future
  - how decisions concerning girls’ education are influenced by expectations about marriage, different work options, the garments industry, and government stipends

Some matters for discussion include:

- Does it make sense to talk about school *choice* in the context of slums in Dhaka? Parents do the best they can to educate their children as much as they can, with little capital and little information, and facing serious obstacles. The language of choice may tend to shift responsibility for providing adequate schooling from the government, towards parents.

- How do parents perceive school quality? How do they find out about it and Given the proliferation of NGOs and private schools, all with different ideas about pedagogy, and large variation in the quality (if not much in the teaching practices or curricula) of government schools, this becomes an important question.
- Who makes the decisions about education? There are clear examples in the data of children taking the lead by stopping going to school and even by moving away from home. Less clear is how mothers and fathers interact to make decisions, and whether they make decisions differently.
- What kind of ‘shocks’ or changes in circumstance cause children to leave school or not to be enrolled in the first place? Though many families mentioned the rise in food prices as a source of general hardship, none made any connection between this and their educational decisions. Instead, the often-repeated answer was simply that ‘poverty’ was the reason that their children were not in school. This stock answer seemed to refer to a long-term position with multiple causes, commonly including: land erosion or other problems led to loss of livelihood in their village; indebtedness; a husband leaving, dying, or becoming unable to work; loss of property in the slums due to demolitions; and wages in Dhaka failing to keep pace with rising prices.
- Policy implications of these findings. Arguably the urban poor are in some ways better off than their rural counterparts. Yet they are a rapidly growing population and have been under-served by both governments and NGOs. A key implication seems to be a simple need for more school places. 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 percent. However households still face a further set of barriers to entering secondary schools, in the face of which it may be difficult to maintain high primary enrolments.

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