


## Article

# Intersecting Inequalities and Educational Access: Insights from Urban Slum Households

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## Abstract

Compulsory education is a foundation for equitable development, yet many children in urban slums remain excluded. In Dhaka, Bangladesh, this exclusion challenges the assumption that cities naturally provide better educational opportunities. This study aimed to identify the social and economic factors influencing access to compulsory education among slum households. A mixed-methods design was applied using multistage sampling. Quantitative data were collected through surveys of 410 households across four large slums in Dhaka, and qualitative insights were drawn from 15 household interviews. Statistical tests, including Chi-square and one-way ANOVA, were used to examine associations between school dropout and socioeconomic variables. The results indicate that both social and economic conditions affect school dropout rates. Social influences include early marriage, child labor, drug use, low parental education, and household responsibilities that reduce time for schooling. Economic barriers include low family income, schooling costs, and dependence on child earnings. These constraints reduce the real opportunities children have to remain in school, which helps explain why exclusion continues despite compulsory education policies. Coordinated policy action is needed, including simplified school admission procedures, expanded mobile documentation services, and conditional stipends to offset incidental schooling costs. Adult literacy initiatives, stronger enforcement of child marriage and child labor laws, and practical training for school staff to work with slum communities are also important. These measures would support more consistent access to compulsory education for children living in Dhaka's slums.

**Keywords:** compulsory education; urban slums; socioeconomic factors; Bangladesh; policy



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## 1. Introduction

Education is often described as a path out of poverty for disadvantaged and marginalized groups in developing countries. In Bangladesh, education is mandatory for all citizens until the eighth grade. Primary and secondary education is funded by the state and provided free of charge in public schools [1]. Around 40 million people live in urban areas, and 21 percent of them fall below the poverty line. Many live in slums where children frequently leave school before completing primary education. Bangladesh adheres to the United Nations Education for All (EFA) objectives, the Millennium Development Goals (MDG), and other global declarations on education [2]. The government now seeks to align the curriculum with Goal 4 of the Sustainable Development Goals, which emphasizes

quality education. Article 17 of the Constitution of the People's Republic of Bangladesh states that every child should receive free and compulsory education [3]. To enforce this right, the government distributes free textbooks for basic and secondary levels, recruits teachers for primary schools, and introduces support programs such as midday meals, stipends, and school-based sports. These initiatives cover more than 75,000 primary schools across the country and involve substantial financial and infrastructural commitments [4].

The Human Rights Measurement Initiative (HRMI) estimates that Bangladesh is fulfilling 82.5 percent of its expected right to education outcomes given its income level. HRMI divides education rights into basic and secondary stages. Bangladesh achieves 88.7 percent of its potential for primary education but only 76.3 percent for secondary education [5]. The assumption that urban children enjoy better access than rural children no longer holds true. Estimates indicate that about 14 percent of children remain out of primary school in both rural and urban areas [6]. Transition barriers between free primary schooling and fee-based secondary schooling, combined with over-age enrollment and high dropout rates in lower secondary grades, mean that only about half of children attend secondary school [7].

In urban slums, exclusion from education reflects financial and social barriers faced by households as well as service gaps by the government and NGOs. One study across four slums found lower enrollment among families with fewer resources, weaker community networks, recent migration status, or low parental education [8]. Child labor is also a factor. The World Bank reported that 20 percent of children aged 5 to 14 in Dhaka were working, and in the poorest households, their earnings contributed about one-third of total income [9]. Families often face trade-offs between children's schooling and income generation. Research on education in developing contexts has treated schools as a "black box", focusing on outputs without considering household-level decisions [10]. This study examines compulsory education for slum children in Dhaka, the conditions influencing its effectiveness, and the challenges they face in securing access.

Existing studies on slum education are limited, often focused on a few slums and mostly analyzing schools [11–15]. Less is known about how household decisions constrain children's schooling. Schools serving these areas are mostly not-for-profit and often have limited staff, space, and supplies. Recruiting and retaining qualified teachers is difficult, especially when students face food insecurity, unstable housing, or exposure to risks such as drugs or exploitation [16]. This study examines compulsory education for slum children in Dhaka, the conditions influencing its effectiveness, and the challenges they face in securing access. This study, therefore, explores how household decision-making, including the role of parental education, gender, resource allocation between schooling and survival needs, and awareness of long-term benefits, influences children's education. It also extends research by focusing on slums that have rarely been analyzed in terms of schooling, as earlier work has mainly addressed livelihood issues. These gaps highlight the need to examine compulsory education in slum settings where legal commitments exist, but practical access remains limited.

Sen's capability approach provides a suitable conceptual foundation for interpreting household decisions about schooling in urban slums. The approach considers education as an expansion of children's real opportunities rather than only a service offered by the state. In contexts where families live with unstable earnings, limited documentation, and insecure housing, children have fewer practical options to continue schooling even when schools are formally available. These limits reduce the range of choices parents and children can use, which helps explain decisions that prioritize immediate needs instead of longer-term educational gains. This perspective is relevant for Dhaka's slum settlements because it highlights how reduced opportunities, scarce resources, and constrained decision environments

influence dropout patterns. Incorporating this approach supports the analytical purpose of the study by clarifying why unequal schooling outcomes persist despite the presence of compulsory education policies [17,18]. Based on these gaps, the study addressed the following research questions: (i) which household-level social and economic factors are associated with compulsory school dropout in slum communities of Dhaka, (ii) whether parental education, gender, household income, and child labor show statistically significant associations with school dropout, and (iii) how households describe the decisions and pressures that influence withdrawal from compulsory schooling.

## 2. Materials and Methods

### 2.1. Research Design and Implementation

This study aimed to identify the social and economic factors influencing compulsory education among households in selected urban slums of Dhaka City. A mixed-methods design was adopted, combining both quantitative and qualitative approaches to gain a fuller picture of the issue. The quantitative component consisted of a household survey administered to 410 respondents. The semi-structured questionnaire was developed using three sources: (i) established survey instruments used in studies on slum education in South Asia, particularly those examining determinants of dropout [12,19,20]; (ii) national policy documents on compulsory education in Bangladesh, including the National Education Policy and relevant administrative guidelines, which provided categories related to household responsibilities, direct schooling costs, and documentation barriers; and (iii) themes emerging from preliminary informal discussions with NGO workers who operate learning centers in Dhaka's slums. These inputs helped define question blocks covering demographic characteristics, social constraints, economic pressures, and household perceptions. The questionnaire was pre-tested in one slum community that was not part of the final sample, and feedback from the pre-test informed adjustments in wording to ensure that respondents could interpret each item clearly.

Respondents were recruited from slum communities in Dhaka North and Dhaka South, reflecting the administrative division of the capital into two city corporations. Larger slums were selected to ensure the feasibility of data collection and to reduce risks related to dispersed or inaccessible locations. Data collection took place between July and October 2023, and interviews were conducted face-to-face with household members aged 18 years and above. The sampling procedure followed a multistage design. At the first stage, the two city corporations of Dhaka served as distinct clusters. Within each cluster, simple random sampling was used to select households from the chosen slum areas. Four major slums were included in the study: Kalshi Slum, Duaripara Slum, Dholpur Slum, and Shayampur Slum. This strategy supported the representation of diverse socioeconomic contexts while maintaining the manageability of field operations.

To complement the survey, semi-structured interviews were conducted with slum residents. A total of 15 household interviews were carried out, covering parents, guardians, and older siblings who played a role in educational decision-making. Participants for interviews were selected purposively to represent different household income levels, work responsibilities, parental education backgrounds, and gender arrangements. This ensured that interview responses covered a wide range of household experiences relevant to dropout. These interviews allowed for detailed exploration of issues such as financial struggles, gendered expectations, and the role of household responsibilities. The interview data added context to the survey results and provided concrete examples of household challenges. However, secondary information was also incorporated to situate primary findings within the wider literature. Relevant books, academic articles, newspapers, and reports provided contextual background and supported comparison with earlier studies.

## 2.2. Data Analysis

The study employed a mixed-methods approach to ensure that both numerical patterns and contextual insights were captured. Quantitative survey data were entered and processed using statistical software. First, descriptive statistics were used to summarize demographic and socioeconomic characteristics of the 410 surveyed households. Cross-tabulation was then applied to identify bivariate relationships between key variables. Chi-square tests were conducted to assess associations between categorical variables such as parental education, child labor, gender, and school dropout. These tests were selected because the research question required examination of statistical associations between categorical predictors and dropout outcomes.

One-way ANOVA tests were carried out to examine mean differences in dropout tendencies across groups, including household size and income category. ANOVA addressed the research question by assessing whether dropout patterns differed across household and economic categories. These statistical procedures allowed for systematic identification of social and economic factors linked to educational discontinuation.

For the qualitative component, interview responses were transcribed and coded thematically. The analysis focused on recurring themes such as household decision-making about children's schooling, financial pressures, employment of children, early marriage, and gender-based norms. Themes were organized to answer the research question and to enrich the interpretation of statistical findings. Instead of treating interviews as anecdotal, the analysis systematically connected them with the survey findings.

The integration of both data sources ensured triangulation. Statistical patterns from the household survey were complemented with perspectives shared in interviews. This combined analysis provided a clearer understanding of how household-level social and economic factors shape children's ability to continue education within the slum environment.

Based on the literature [19–27], the study has designed the following analytical framework as depicted in Figure 1:

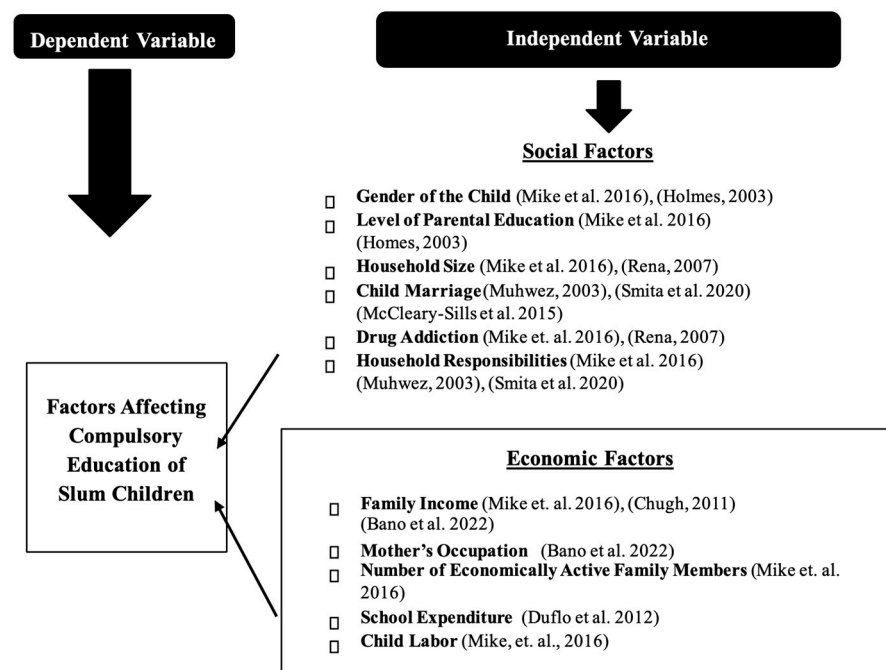


Figure 1. Analytical framework of the study. Source: the authors based on literature [12,19,21–27].

### 3. Results

Table 1 presents the demographic profile of the 410 surveyed households. Families were evenly split between Dhaka North City Corporation (DNCC) and Dhaka South City Corporation (DSCC) slums, and most had four or five members. More than half of households depended on a single earning member, and around three-quarters of fathers and mothers had not completed primary education. These patterns confirm that the sample is drawn from low-income households with limited parental education, which is consistent with the focus on dropout among children in slum communities.

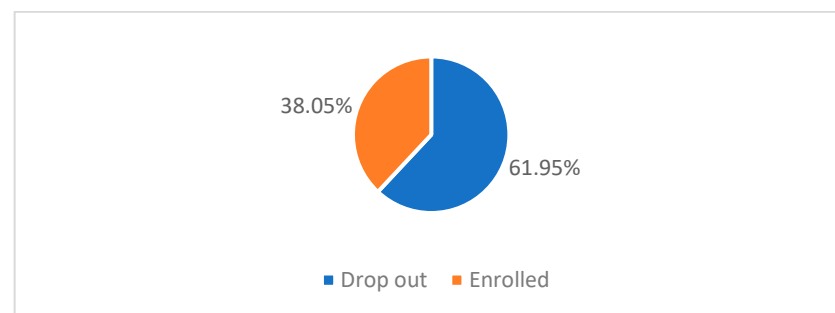
**Table 1.** Demographic profile of the data.

Demographic Profile	N (%)
Location	
• DNCC Slums	50.00%
• DSCC Slums	50.00%
Family Size	
• 3	11.71%
• 4	41.95%
• 5	40.00%
• 6	6.34%
Number of Children	
• 1	19.51%
• 2	61.46%
• 3	14.63%
• 4	4.39%
Family Head	
• Father	89.76%
• Mother	10.24%
Number of members earning	
• 1	55.61%
• 2	25.85%
• 3	18.54%
Monthly Family Income	
• ≤10,000	22.43%
• 11,000–15,000	53.17%
• 16,000–20,000	24.39%
• >20,000	-
Profession of Father	
• Rickshaw puller	29.27%
• Small Business	5.85%
• Service	5.37%
• Unemployed	38.05%
• Others	21.46%
Profession of Mother	
• Maid	34.15%
• Garments	18.05%
• Service	23.41%
• Unemployed	24.39%
Father's Education Level	
• Primary Education Certificate	14.15%
• Junior School Certificate	7.32%
• Secondary School Certificate	-
• Below Primary Education Certificate	76.59%
• Illiterate	1.95%
Mother's Education Level	
• Primary Education Certificate	11.71%
• Junior School Certificate	2.93%
• Secondary School Certificate	-
• Below Primary Education Certificate	75.12%
• Illiterate	10.24%

When looking at which class the children mostly tend to drop out of school, the data showed that the greatest number of students drop out of school when they were in class 4,

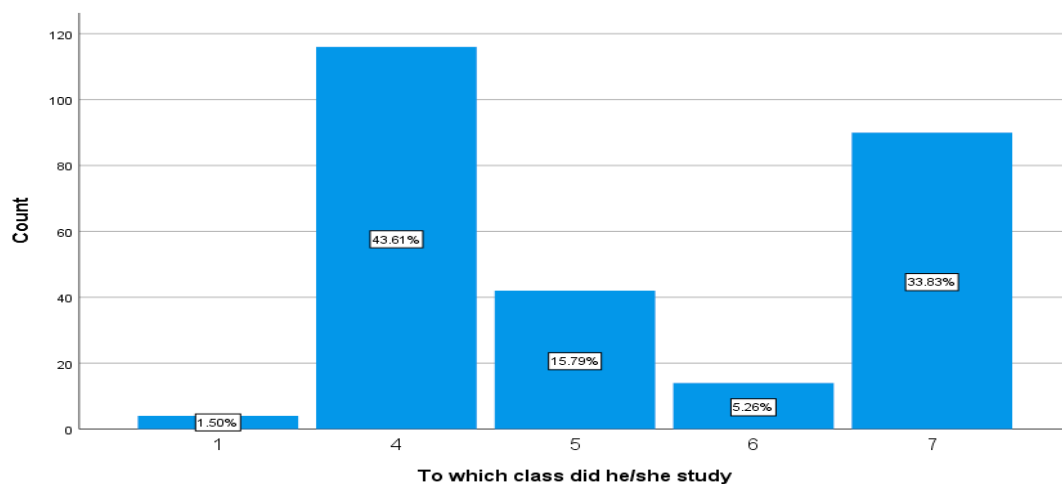
and it is 43.61%. After that, most students drop out when they are in class 7, right before completing their compulsory education till class. A total of 33.83% of children dropped out when they were in class 7. A total of 15.79% of children also dropped out in class 5, 5.26% in class 6, and 1.50% dropped out when they were in class 1.

Figure 2 shows that 61.95% of children had dropped out of school before completing Grade 8. Only 30.05% were still enrolled and continuing compulsory education at the time of the survey. Figure 3 indicates that the two points at which dropout concentrates are Grade 4 and Grade 7, just before completion of primary education and just before the end of compulsory schooling. Across all grades, nearly four-fifths of dropouts occurred at these two stages, which suggests that families see limited value in keeping children in school once basic literacy is achieved or once adolescence begins.



**Figure 2.** Percentage of enrolled and dropout children in slum communities.

Figure 3 depicts the data as follows:



**Figure 3.** Percentage of children dropping out of school in different classes.

Table 2 shows the significance of impact of social factors on compulsory education of slum children. In the case of assessing whether the gender of a child is related to school dropout or not, the Chi-square test was statistically significant,  $\chi^2(1, N = 254) = 115.713$ ,  $p < 0.05$ , with a phi coefficient of 0.67, indicating a strong positive relationship. But as 3 cells (30.0%) have an expected count less than 5, Fisher's exact test should be considered. It also has a  $p$ -value of less than 0.05, and so it can be said that the gender of the child significantly affects his/her school dropout.

**Table 2.** Significance of impact of social factors on compulsory education of slum children.

Variables	School Dropout		
	Pearson Chi-Square Value ( $\chi^2$ )	<i>p</i> -Value	Phi Coefficient
Gender	115.713 <sup>a</sup>	0.000	0.675
Parents education level (father)	89.279 <sup>a</sup>	0.000	0.467
Parents education level (mother)	100.977 <sup>a</sup>	0.000	0.616
Drug addiction	17.523 <sup>a</sup>	0.000	0.207
Household responsibilities (taking care of sick family members or younger sibling)	9.426 <sup>a</sup>	0.002	0.154
Household responsibilities (household chores)	7.349 <sup>a</sup>	0.007	0.134

<sup>a</sup> = One or more expected cell counts were less than 5; therefore, chi-square results should be interpreted with caution. Fisher's Exact Test was used where appropriate.

Among the data collected, a total of 254 children had dropped out, and the boys were more in number. A total of 66.14% of boys had dropped out, whereas 33.85% of girls had dropped out. Taken together, these results show that slum boys are twice as likely to leave school as slum girls, and they also tend to leave earlier in the school cycle. The Chi-square test result implied that the gender of the children has a significant impact on their possibility of dropping out of school. A significant impact has also been found on which level of their education they mostly drop out.

Table 3 describes the grades at which boys and girls left school. The data of the male children who have dropped out show that most of them (67.9%) had dropped out in class 4. Some (6%) dropped out in class 5, which makes it a total of 72.9% of the boys dropping out even before they had completed their primary education. Among others 7.1% dropped out in class 6 and 19% dropped out in class 7. In contrast, girls were most likely to leave school at Grade 7 (67.4%), with a smaller cluster in Grade 5 and a small minority dropping out in Grades 1, 4, and 6. This trend is found because the boys from an early age of a class 4 student learn the basics of literacy and counting mathematics, which their parents assume is enough knowledge to pursue a career earning a daily wage as a helper in shops, hotels, garages, and so on, to start contributing to the family income. For the girls, the scenario is a bit different. The greatest number of girls (67.4%) dropping out of school was in class 7. A good number of girls (23.3%) also reported having dropped out in class 5. Whereas no boys were found to have dropped out in class 1, 4.7% girls did drop out when they were in class 1. An equal number (2.3%) of girls dropped out during classes 4 and 6. This trend is found because the girls are mostly dropped off from school to work in the garments, or as maids, or to be married off. And the age of a class 7 student is deemed to be a perfect match for that, as before that is too early. Thus, most of them were found to be dropping out of school at that time. In combined terms, 45.7% of all slum children dropped out in Grade 4 and 35.4% in Grade 7, which highlights these grades as critical points for policy attention.

**Table 3.** Tendency to drop out in different classes based on gender.

Variables		The Class (Level of Education) They Dropped Off				
		Class 1	Class 4	Class 5	Class 6	Class 7
Gender of the children who dropped out	Male	0	67.9%	6%	7.1%	19%
	Female	4.7%	2.3%	23.3%	2.3%	67.4%

As Table 2 mentioned previously reports the Chi-square tests for social variables and school dropout. All variables in Table 2 were significantly associated with dropout at  $p < 0.01$ , with the largest effect sizes for gender and parental education. Gender patterns are marked. Boys are more likely to drop out overall, and Table 3 shows that they tend to do so earlier in the school cycle.

Most boys who left school did so during Grade 4, and a smaller share left in Grades 5, 6, and 7. Girls more often withdrew in Grade 7, and some also left in Grade 5 and even Grade 1. This pattern is consistent with interview accounts in which parents described boys moving into low-paid work once they had basic literacy and numeracy, while adolescent girls left school for work in garment factories or marriage.

One of the interview respondents expressed how their choice was made for their son to end his education and drop out after he completed his class 5 education-

*“My son graduated from BRAC School when our family’s poverty level increased. Enrolling in high school costs money. So, we thought, do we purchase food or enroll our child in school? We didn’t have schooling on our minds, only where to send him for work so that he might make money. Time passed in this manner, and the opportunity to enroll in sixth grade was missed. This is how his studies came to an end.”*

To assess whether the level of the father’s education is related to the child dropping out of school, the study also ran a Chi-square test, and it was statistically significant,  $\chi^2(1, N = 410) = 89.279, p < 0.05$ , with a phi coefficient of 0.467, indicating a Strong positive relationship. Another Chi-square test for independence with  $\alpha = 0.05$  was used to assess whether the level of the mother’s education is related to the child dropping out of school. The Chi-square test was statistically significant,  $\chi^2(1, N = 410) = 100.977, p < 0.05$ , with a phi coefficient of 0.616, indicating a Strong relationship. Here in both cases, the  $p$ -value is 0.000, which is less than 0.05, so it can be safely asserted here that the parents’ level of education has a significant impact on the child dropping out of school. Children whose fathers or mothers did not complete primary education were far more likely to leave school than those whose parents had at least a primary certificate, as summarized in Table 4. Parents who had achieved a primary school or higher reported dropout in only about 6% of cases, compared with more than 90% among those who did not complete primary school. One of the respondents also described the impact of parental level of education on the educational attainment of the child.

**Table 4.** Tendency of dropping out based on parents’ level of education.

Variables	Percentage of Dropped-Out Children	
Father’s Level of Education	PSC and above	6.83%
	Below PSC	93.17%
Mother’s Level of Education	PSC and above	5.86%
	Below PSC	94.14%

*“The impact of parental education is always significant, be it for a slum child or any other. Educated parents mostly understand that education is the key to breaking the cycle of poverty for their children. They prioritize education and make sacrifices to ensure their children have access to quality education. Whereas uneducated parents may be more focused on immediate needs like earning income, leading them to prioritize work over education for their children. This can perpetuate the cycle of poverty from one generation to the next.”*

The study also reveals how the education level of parents significantly impacts the school dropout level of the children. In the households where the fathers themselves did not complete primary education, the children in the largest number (93.17%) dropped out of school. In the case of mothers’ level of education, the same tendency was found; most children dropped out (94.14%), as their mothers did not even complete primary education. These results align with the capability-oriented interpretation developed in the

Introduction, where limited parental schooling constrains both information about education and the practical options families consider viable for their children.

In terms of assessing whether drug addiction is related to school dropout or not, the Chi-square test was statistically significant,  $\chi^2(1, N = 410) = 17.52, p < 0.05$ , with a phi coefficient of 0.20, indicating a weak positive relationship. It also has a  $p$ -value of less than 0.05, and so it is deemed that drug addiction does affect school dropout. One of the respondents stated the undeniable negative impact of drug addiction on slum children's education and stated the following:

*“Poverty, lack of access to resources, and exposure to violence and crime make children more susceptible to drug use. It's undeniable that drug addiction has a devastating impact on children's education. It disrupts their cognitive abilities, leading to poor concentration, memory problems, and difficulty learning. Children struggling with addiction often miss classes, fall behind in their studies, and ultimately drop out of school entirely. This lack of education significantly limits their future opportunities and prospects, leaving them vulnerable to poverty, exploitation, and further drug dependence”.*

A Chi-square test for independence with  $\alpha = 0.05$  was also used to assess whether household responsibilities like looking after sick family members or younger siblings affect school dropout or not. The Chi-square test was statistically significant,  $\chi^2(1, N = 410) = 9.426, p < 0.05$ , with a phi coefficient of 0.154, indicating a positive relationship. Another Chi-square test for independence with  $\alpha = 0.05$  was used to assess whether helping in household chores affects a child's school dropout or not. The Chi-square test was statistically significant,  $\chi^2(1, N = 410) = 7.349, p < 0.05$ , with a phi coefficient of 0.134, indicating a weak positive relationship. Here, in both cases, the  $p$ -value is 0.000, which is less than 0.05, so it can be said that household responsibilities have a significant impact on a child's school dropout. Compared with gender and parental education, these responsibilities show smaller effect sizes, which suggests that caregiving and chores intensify existing pressures rather than serving as stand-alone reasons for leaving school. Drug use and household responsibilities also showed significant but smaller associations with dropout. Households reporting drug use in the family had higher dropout, and children with caregiving obligations or regular household chores were more likely to leave school, although the effect sizes were modest compared with gender and parental education. One respondent described how caregiving and work combined to push a boy out of school:

*“The plight of Rasel (pseudonym), a bright young boy forced to sacrifice his education to care for his siblings and contribute to the family's survival, highlights the harsh realities faced by slum children in Dhaka. This trade-off between education and survival remains a significant factor limiting the compulsory education of slum children in the city.”*

Another respondent, who is a father of four girls without a mother, shared his challenges and expressed how his eldest daughter looking after the family has helped the other three daughters join the garments industry, dropping out of school.

*“We used to have more troubles, but now that my three daughters work at the garment factory, I can relax. I drive a rickshaw. I work 8 to 10 h per day. My eldest daughter performs all the housework. She works 5 or 6 h a day, cooking, cleaning, going to fetch water, and so on.”*

An ANOVA test was used to investigate the impact of household size on school dropouts. There was a statistically significant difference between  $p < 0.05, F = 5.174$ , and  $p = 0.023$ . Therefore, the impact of household size on the school dropout of a child is evident.

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$p = 0.023$ . Therefore, the impact of household size on the school dropout of a child is evident. Table 5 shows that larger households reported higher dropout rates than smaller ones. As one respondent explained, in larger households, school costs become harder to manage, and children are more likely to work.

**Table 5.** Impact of household size on compulsory school dropout among slum children.

Variable	Groups	Sum of Squares	df	Mean Square	F	Sig.
Family Size	Between Groups	3.095	1	3.095	5.174	0.023
	Within Groups	244.066	408	0.598	-	-
	Total	247.161	409	-	-	-

*“Large families mean more mouths to feed on a limited income. This can make it difficult to afford school fees, uniforms, books, and other necessary materials. Children from larger families often have to work to contribute to the household income, which can take time away from their studies. Also, the limited living space can make it challenging for children to find a quiet place to study or complete homework.”*

A Chi-square test for independence with  $\alpha = 0.05$  was used to assess whether the economic factors affect the school dropout or not in Table 6. School expenditure variables, child labor, and mothers' occupation all have significant associations with dropout. A Chi-square test for independence with  $\alpha = 0.05$  was used to assess whether the school fee of a child is related to school dropout or not. The Chi-square test was statistically significant,  $\chi^2(1, N = 410) = 122.54$ ,  $p < 0.05$ , with a phi coefficient of  $-0.547$ , indicating a Strong negative relationship. Another Chi-square test for independence with  $\alpha = 0.05$  was used to assess whether the ability to manage other educational expenses affects a child's school dropout or not. The Chi-square test was statistically significant,  $\chi^2(1, N = 410) = 108.772$ ,  $p < 0.05$ , with a phi coefficient of  $0.515$ , indicating a strong positive relationship. This means that though one gets admitted to schooling but the extra costs that come with it often led them to drop out. Here, in both cases, the  $p$ -value is  $0.000$ , which is less than  $0.05$ , so the fact that school expenditure has a significant impact on children's school dropout is established. Children whose families struggled to meet tuition and incidental schooling costs were far more likely to withdraw, confirming that “free” education still carries expenses that are difficult to manage in slum households. Table 6 focuses on specific economic factors. School expenditure variables, child labor, and mothers' occupation all have significant associations with dropout. Children whose families reported difficulty covering tuition and additional costs such as uniforms and books showed higher dropout rates, and children engaged in work reported the highest dropout levels. The pressure of educational expenditure on the families of slum children is a factor behind the dropout most significantly was also deemed by one of the respondents of this study, as he stated.

**Table 6.** Association between key economic factors (school expenditure, child labor, and mothers' occupation) and school dropout among slum children.

Variables	School Dropout		
	Pearson Chi-Square Value ( $\chi^2$ )	$p$ -Value	Phi Coefficient
Mother's Occupation	51.043 <sup>a</sup>	0.000	0.353
School Expenditure (tuition fee)	122.548 <sup>a</sup>	0.000	$-0.547$
School Expenditure (other costs of buying reading material, uniforms, etc.)	108.772 <sup>a</sup>	0.000	0.515
Child Labor and School	142.051 <sup>a</sup>	0.000	0.589

<sup>a</sup> = One or more expected cell counts were less than 5; therefore, chi-square results should be interpreted with caution. Fisher's Exact Test was used where appropriate.

*“Although the number of slum children that went between the cracks during the pandemic is unknown, it is thought to be large. They are at the top of the list of kids who are at risk, and the end of the pandemic has done little to enhance their chances. The ongoing financial pressure on their families serves as a harsh reminder that educational prices are a big obstacle to children enrolling. NGO-run schools have been somewhat helpful in tackling the crisis, but the obstacles they confront in terms of funding constraints and operational uncertainty continue to be challenging. Clearly, the number of schools and learning centers in Dhaka’s slums has decreased since the pandemic, despite the fact that demand is significantly higher. Even the Bureau of Non-Formal Education, which has a specific program that provides primary education with a shorter curriculum, has had little success in improving this situation.”*

A Chi-square test for independence with  $\alpha = 0.05$  was used to assess whether child labor is related to school dropout or not. The Chi-square test was statistically significant,  $\chi^2(1, N = 410) = 142.051, p < 0.05$ , with a phi coefficient of 0.589, indicating a Strong positive relationship. Here, the  $p$ -value is 0.000, which is less than 0.05, so the fact that child labor significantly affects school dropouts is established. One respondent expressed her son’s reason behind dropping out of school, as she stated:

*“Mr. X for the past two months, had been working for a vegetable vendor, earning Tk 4000 per month, which he contributes to our family’s house rent. X’s father’s income as a rickshaw puller is insufficient to maintain our family of six, while I am required to stay at home among everyday duties and caring for my infants. As X has been helping us with the rent for the last few months, it appears unlikely that he will continue his studies.”*

Another respondent, who is a father of four girls without a mother, expressed how his three daughters being in the garments industry dropping out of school has helped him financially:

*“Life used to be a constant struggle, but my daughters’ hard work at the garment factory has brought us some much-needed relief. I drive a rickshaw for a living, putting in 8 to 10 h every day. My eldest daughter has become a pillar of strength for our family, taking on all the household responsibilities. From cooking and cleaning to fetching water, she dedicates 5 to 6 h daily to keeping our home running smoothly.”*

One of the respondents also expressed how children being economically active makes it difficult for them to return to school. She mentioned:

*“Managing students in the educational centers is difficult because nearly half of the children dropped out during the pandemic. These pupils are no longer interested in returning to school because they are already earning money.”*

Household income and the number of earning members also displayed statistically significant associations with dropout. The ANOVA results in Table 7 indicate that lower monthly income and fewer earners correspond to higher dropout levels ( $F = 11.342, p = 0.001$  for income;  $F = 19.662, p = 0.000$  for number of earners). These findings support the view that children’s schooling is sensitive to small changes in household resources. Table 7 shows the result of the one-way ANOVA tests. A one-way ANOVA was used to investigate the impact of household size on school dropouts. There was a statistically significant difference between  $p < 0.05, F = 11.342, p = 0.001$ . Therefore, the family income of the child significantly affects his/her school dropout rate. Together with the Chi-square tests, these results indicate that both current income and the number of income earners matter for dropout, and that large households with few earners fall into the highest risk group.

**Table 7.** Impact of monthly family income and number of earning members on school dropout among slum children.

Variables		Sum of Squares	df	Mean Square	F	Sig.
Monthly Family Income	Between Groups	86,156,871.854	1	86,156,871.854	11.342	0.001
	Within Groups	3,099,365,079.365	408	7,596,483.038	-	-
Number of Earning Family Members	Between Groups	11.386	1	11.386	19.662	0.000
	Within Groups	236.263	408	0.579	-	-

One of the respondents highlighted the impact of this variable and explained—

*“Financial constraints present a major hurdle. Many families in slums struggle to afford basic necessities like food and housing, let alone the additional costs associated with education. School fees, uniforms, books, transportation, and even a proper study environment can be out of reach for many families, forcing children to choose between their education and basic survival. Beyond finances, the burden of poverty often leads to children working to contribute to the household income. This can take away precious time needed for studies, leading to poor academic performance and increased absenteeism. Moreover, the stress and fatigue associated with child labor can negatively impact their cognitive abilities and motivation to learn. Furthermore, low-income households lack access to resources and support systems that are crucial for educational success. This includes inadequate school facilities, lack of teachers, and limited access to technology and learning materials. Additionally, families are not aware of the importance of education or lack the skills to support their children’s learning at home.”*

Another one-way between-groups analysis of variance was used to investigate the impact of household size on school dropouts. There was a statistically significant difference at  $p < 0.05$ ,  $F = 11.386$ ,  $p = 0.000$ . A respondent expressed the reason for having fewer economically active family members as the main reason behind the dropping out of a child in his family:

*“Mr. X’s mother had to earn our daily bread while he looks after his younger siblings, even though he finished first in third grade and was admitted to fourth grade, but he had to drop out. He is unlikely to be able to return to school.”*

The households were asked about their personal observations regarding the different factors that affect their children’s education and how much they agree or disagree with the statements asked on the Likert Scale format. One factor is the income of the family, and among the respondents, 72.22% strongly agree, and 26.34% agree that their family income affects their children’s education. While only 2.34% remain neutral about this fact, no one disagreed with the fact. This finding is related to the Chi-square test mentioned earlier for the same variable. The second factor was the statement related to family responsibilities, which made a child stop attending school. A mixed set of responses was found. While only 2% remained neutral, 14.15% strongly agreed, 25.85% agreed, 31.82% disagreed, and 26.18% strongly disagreed with the fact, making it lean more towards the overall disagreement of the fact. This also aligns with the Chi-square test result for the same variable, which depicted a weak positive relationship. This means that though there exists a significant effect of this variable, this does not necessarily mean it alone results in school dropout. Other factors also impact the overall choice of dropping out of school for a slum child. In terms of child labor, all agreed that it has a negative effect on a child’s educational attainment, as 65.85% strongly agreed and 34.15% agreed. The phi-coefficient result of the Chi-square test also depicted a strong positive relationship. The effect of parental motivation to send their children to attend school regularly showed a mixed response, where 9.76% strongly agreed, 25.85% agreed, 39.02% remained neutral, 8.78% disagreed,

and 16.59% strongly disagreed with the fact that the slum children's parents had low motivation to send their children to school regularly. Two specific statements were related to the girl child's prospect of educational attainment from the perspective of their parents, regarding that if a girl is less educated, it is easier to marry her off, and the education of girls is not very useful to their family. An overall 'neutral' stance was found in both cases, as slum dwellers do not completely agree with the fact that a girl's education is not important and that it is easy to marry off a less educated girl, but neither do they completely disagree with the statements either.

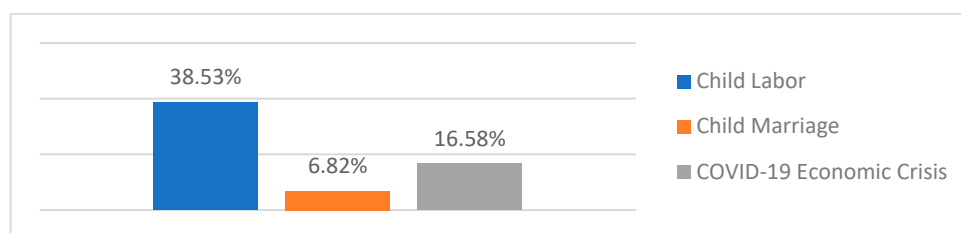
Table 8 summarizes household perceptions of factors that affect compulsory education. Almost all respondents agreed that family income and child labor constrain children's schooling, and most agreed that child marriage and drug use harm education. Views on family responsibilities and parental motivation were more mixed, suggesting that these factors interact with economic stress and not all households interpret them as direct causes of dropout. Many households remained neutral on statements that questioned the usefulness of girls' education or that suggested that less educated girls are easier to marry. This pattern is consistent with survey and interview data that show both support for daughters' schooling and strong pressure to accept marriage when economic conditions worsen. The consistency between Tables 6 and 8 indicates that families not only experience economic and social constraints statistically associated with dropout but also recognize these constraints in their own explanations of why children leave school.

**Table 8.** Household observations regarding different factors affecting the efficacy of compulsory education of their children.

Household Observation	Strongly Agree (%)	Agree (%)	Neutral (%)	Disagree (%)	Strongly Disagree (%)
Your family's income affects your children's education	71.22%	26.34%	2.34%	-	-
You think children stop attending school because of family responsibilities	14.15%	25.85%	2%	31.82%	26.18%
Child labor affects children's access to education	65.85%	34.15%	-	-	-
Child marriage impacts a child's educational opportunities	56.59%	43.41%	-	-	-
Drug addiction affects children's education	44.88%	38.05%	17.07%	-	-
Parents of children have low motivation to attend school regularly	9.76%	25.85%	39.02%	8.78%	16.59%
Less educated children, especially girls, are more likely to be married off quickly, and vice versa	3.90%	37.56%	53.17%	5.37%	-
The education of girls is not very useful to their family	6.34%	27.80%	45.85%	13.17%	6.83%

When asked about concrete reasons for their children's dropout, parents most frequently mentioned three: child labor, child marriage, and the economic effects of COVID-19. About two-fifths of respondents reported that children left school to support family income, around one-sixth cited COVID-19-related income loss, and a smaller but notable share pointed to child marriage. A total of 38.53% reported that their children had dropped out to support their family through any kind of income-generating activities. A total of 16.58% parents reported that COVID-19 had hit their family's income and financial situation very badly, and that led them to make their children drop out of school and which was reported

as the second highest out of the three reasons reported. A total of 6.82% reported child marriage as the main reason behind their children dropping out of school. Figure 4, as follows, represents these reasons behind slum children's dropping out of school.



**Figure 4.** Reasons behind dropping out of school.

One parent explained how poverty led their children to drop out of school, saying the following:

*“The financial burden was unbearable. School fees, uniforms, books, and even transportation were a constant source of stress. We barely make ends meet on our meager income, and education felt like an additional luxury we couldn't afford.”*

Another parent explained how COVID-19 led their child to drop out of school, and there is not much possibility that they will be resuming school:

*“My heart aches every time I see the empty space where my child's schoolbag used to hang. Since the pandemic, everything changed. COVID-19 snatched away my child's education, leaving behind a void that feels impossible to fill.”*

Another respondent mentioned

*“The closure of schools was the first blow. Then our family's financial situation worsened dramatically. My husband lost his job due to the lockdown, and putting food on the table became our priority. The pandemic has exposed the harsh realities of poverty and inequality in our community. Many families like ours are struggling to keep their children in school. We need more support, more resources, and a system that prioritizes the education of all children, regardless of their background. My child deserves a future, a future where education is not a privilege, but a right.”*

Child marriage, being the third challenge noted from the respondents as one of the three major reasons behind dropping out of school, made the respondents share their bitter experience of poverty, leading them to choose these options for their daughters:

*“Life has been hard for us. My husband barely makes enough driving his rickshaw to put food on the table. We have four mouths to feed, and with my failing health, I can barely help. So, when a proposal came for my daughter, we saw it to ease our burdens. She was only 14, but with school fees and the constant struggle to make ends meet, we were desperate. We thought marriage would provide her with a better life, a chance to escape the poverty that had always surrounded us.”*

Another respondent shared the following:

*“In our community, it's ingrained in our lives, this belief that a girl's place is at home after a certain age. My daughter Anika had just started seventh grade when COVID-19 hit the country. Our meager savings were wiped out, and my husband's daily income wasn't enough to even put food on the table. With despair gripping our hearts, we were approached by a local family who offered to “take care” of Anika in exchange for a hefty dowry. They promised her a comfortable life, a chance to escape the harsh realities of our slum. Blinded by desperation and the hope of a better future for my daughter, I agreed*

*to the unthinkable. Anika actually had no say in the matter, and my neighbors here also suggested that it was a good deal. She was sacrificed at the altar of poverty and social pressure. Now, Anika is married to a man twice her age, living in a strange household, carrying the burden of responsibilities far exceeding her years. I see the flicker of sadness in her eyes, a longing for the education and freedom she was denied. As a mother, I feel a constant pang of guilt, knowing that my decision condemned her to a life she never wanted."*

The respondents, however, pointed out another obstacle to children getting admitted to government primary schools. They added the following:

*"There are many struggle's families face when trying to get their children into government schools. The process is just too complicated for many of them. They ask for all these papers—NID cards, birth certificates—things many families in slum communities simply don't have."*

#### 4. Discussion

The findings of this study confirm that school dropout among slum children in Dhaka is both widespread and persistent. Respondents emphasized three major reasons for withdrawal: child labor, child marriage, and the COVID-19 economic crisis. These explanations resonate with prior scholarship. Chugh [12] highlighted how poverty and financial stress are decisive factors behind school discontinuation in Delhi slums. Smita et al. [19] reported that children in non-formal schools in Dhaka often leave education for similar reasons, while Mollah and Jahan [28] emphasized the permanent effects of the pandemic on NGO-run schools. Taken together, these results reflect how the intersection of economic precarity, gender norms, and institutional shortcomings translates into low educational attainment in slum settings. Viewed through Sen's capability approach, these patterns suggest that formal entitlements to schooling do not always translate into real opportunities when families live with income insecurity, gendered risks, and limited influence over service provision [17,18]. What is often overlooked in research, however, is the way these household-level experiences interact with state policy frameworks. From a public policy perspective, the dropout crisis among slum children points to gaps in program design, delivery, and accountability that need urgent attention. The present mixed-methods design started with the household survey and then used interviews to interpret the statistical patterns; future studies could reverse this sequence, beginning with interviews and using their insights to refine questionnaires for slum contexts.

##### 4.1. Education as a Public Good and Policy Responsibility

Bangladesh's Constitution in Article 17 establishes free and compulsory education as a state obligation. The government has invested heavily in expanding primary schooling by distributing free textbooks, providing stipends, and launching school feeding programs [1, 2]. Yet, the persistence of dropout in slum communities reveals that universal access is undermined by barriers not only inside schools but also within households. Policies designed at the national level often assume that free tuition alone will secure attendance, but this study shows that other costs uniforms, books, transport, and exam fees, remain prohibitive for low-income households. World Bank research has already noted that in Dhaka slums, child labor provides nearly one-third of the household income for the poorest families. When the marginal cost of education is weighed against immediate survival needs, families often choose work over schooling.

Public policy frameworks need to acknowledge education as more than the absence of school fees. Programs must address both direct and indirect costs. Expanding stipends to cover ancillary expenses, introducing school meal schemes in urban areas, and subsidizing

transport for slum children could ease household trade-offs. At the same time, budgeting processes should allocate resources for informal and NGO-led schools that currently carry much of the burden but remain underfunded. This implies not only more spending, but also more targeted spending aimed at the most vulnerable communities.

#### *4.2. Gender Norms, Child Marriage, and Social Policy*

The findings reveal sharp gendered patterns in dropout. Boys are withdrawn earlier to support family income, while girls face dropout during adolescence as marriage becomes a priority. Rashid [29] showed that the average age of marriage among teenage girls in Dhaka slums was just 13.5 years. Parents often justify early marriage as protection against harassment and as a way to reduce household costs. These findings underline that child marriage is not only a cultural practice but also a survival strategy. Policy responses, therefore, need to move beyond legal prohibitions, which already exist but are poorly enforced. Families resort to marriage because they view it as safer or less costly than keeping a daughter in school. Awareness campaigns alone are unlikely to shift this perception. A stronger policy package should combine (i) enforcement of child marriage laws, (ii) stipends conditional on girls' continued education until at least grade 10, and (iii) investment in safe school environments with secure transportation. Research by McCleary-Sills et al. [25] emphasizes that gender equality in schooling requires both legal frameworks and social protection instruments that reduce the economic appeal of early marriage.

From a broader policy lens, initiatives to delay marriage should be integrated into urban development strategies. For example, community childcare centers and adolescent girls' clubs can provide safe spaces while reducing the domestic workload that often falls on young girls. In the longer term, policies that expand women's access to formal employment would reshape the incentive structure, making daughters' education more valuable to households.

#### *4.3. Parental Education and Intergenerational Policy Challenges*

The study demonstrates a significant association between parents' education and children's school continuity. Both fathers' and mothers' education levels strongly correlate with whether a child completes compulsory schooling. This aligns with Bano et al. [26], who found similar patterns in Pakistan. Households where parents lack even basic literacy are more likely to undervalue long-term education, focusing instead on immediate contributions from children.

This finding highlights a neglected policy area: adult education and parental awareness. National policy frameworks in Bangladesh tend to focus exclusively on children, with limited investment in adult literacy programs. Yet, as Holmes [22] observed in Pakistan, parents with minimal schooling are more capable of supporting children's educational aspirations. Expanding community-based adult literacy and parenting workshops in slums could therefore improve children's attendance indirectly. Such initiatives should be tied to existing NGO networks that already work in these communities. Another policy implication is the need to integrate educational messaging into social protection schemes. For example, cash or food support targeted at slum households could require parental participation in education-awareness sessions. This dual strategy could help shift attitudes over time, aligning household choices with broader state commitments to universal education.

#### *4.4. Documentation, Bureaucracy, and Barriers to Access*

A recurring theme from respondents was difficulty enrolling children in government schools due to a lack of documents, such as NID cards or birth registration. Migrant families

in slums are particularly affected. This barrier has been identified by Tsujita [30] in the Indian context as well, showing that administrative hurdles are a regional challenge.

From a policy perspective, this calls for simplifying admission procedures. Mobile registration units in slum areas could provide on-the-spot birth certificates and IDs. In addition, policy reforms should allow provisional enrollment with later submission of documents. Such measures would prevent immediate exclusion and ensure that children are not denied entry because of bureaucratic gaps. This approach also aligns with international human rights obligations that treat education as a fundamental right, not contingent on paperwork.

#### *4.5. Child Labor and Labor Policy Linkages*

One of the most pressing findings is the link between child labor and dropout rates. Statistical analysis confirmed that children's economic activity has a strong positive relationship with leaving school. As respondents explained, children are often absorbed into informal work in markets, workshops, or garment factories. This is consistent with Behrman and Knowles [16], who showed that household income dependence is a decisive factor shaping educational outcomes.

Policy interventions must therefore connect education policy with labor regulation. Existing laws prohibit child labor under the age of 14, but enforcement remains weak in the informal sectors. Stronger inspections, penalties for employers, and safe reporting mechanisms are needed. Yet, enforcement alone will not succeed if families remain dependent on children's wages. Here, conditional cash transfers or food support programs tied to school attendance could serve as substitutes for lost earnings. International experience offers useful lessons. In Brazil, the Bolsa Família program reduced child labor and increased school attendance by linking financial support to education [17]. A similar urban-focused initiative in Bangladesh could provide direct income support to slum households that keep children enrolled. Linking such schemes to skills training for adults would further reduce dependence on child wages.

#### *4.6. Impact of COVID-19 and Policy Gaps in Emergency Response*

The COVID-19 pandemic intensified dropout by eliminating household incomes and shutting down schools. Respondents explained that once children began working during the crisis, it became unlikely they would return. This aligns with findings by Mollah and Jahan [28], who reported large-scale withdrawals from NGO schools. From a policy perspective, this illustrates the absence of contingency planning for education during crises. The government launched televised and online classes, but slum households lacked the devices, electricity, or connectivity needed to benefit.

Future policy must design inclusive emergency education systems, including community-based learning centers, low-cost printed materials, and radio-based lessons. Recovery policies should also prioritize re-enrollment campaigns. Without active follow-up, many children who dropped out during the pandemic will remain permanently excluded. Programs such as bridge schools, catch-up classes, and reintegration stipends are essential to reverse these losses. At the same time, urban education policy must be restructured to anticipate future shocks, whether pandemics, climate-related disasters, or economic crises.

#### *4.7. Intersection of Social Protection and Education Policy*

Findings from this study make clear that dropout cannot be addressed through education policies alone. The decision to withdraw a child reflects wider survival strategies shaped by food insecurity, housing instability, and lack of employment opportunities. For this reason, education policies must be closely integrated with social protection.

The Human Rights Measurement Initiative estimates that Bangladesh achieves 88.7 percent of its potential for primary education but only 76.3 percent for secondary education [5]. This gap reflects not just educational inefficiencies but also the absence of adequate safety nets for poor households. Integrating education with nutrition programs, housing support, and healthcare subsidies would reduce the pressure to withdraw children for income or caregiving responsibilities. International frameworks provide further direction. Goal 4 of the Sustainable Development Goals calls for inclusive and equitable quality education, but progress requires cross-sectoral collaboration. Urban education policy must be connected with labor ministries, health programs, and social welfare agencies. Without such integration, dropout among slum children will persist regardless of classroom-level reforms.

#### 4.8. Policy Recommendations

Building on these findings, several recommendations emerge:

- i. Expand and redesign stipends to cover not only tuition but also uniforms, books, transport, and incidental costs, with priority for slum households.
- ii. Simplify admission and documentation requirements procedures by allowing provisional enrollment and expanding mobile documentation services for migrant families.
- iii. Strengthen enforcement of child marriage laws while pairing them with stipends and awareness programs targeted at delaying marriage for girls.
- iv. Integrate adult literacy and parental education programs into slum communities, linked to social protection schemes.
- v. Develop urban-focused re-enrollment campaigns after crises, supported by bridge schooling and catch-up courses.
- vi. Expand labor inspections and social safety nets to reduce dependence on child labor while providing alternative household income support.
- vii. Invest in safe and gender-responsive school infrastructure, including transport, sanitation, and community-based childcare to reduce dropout among girls.
- viii. Strengthen NGO–government collaboration by providing stable funding to non-formal schools that currently serve slum communities.

## 5. Conclusions

This study examined how social and economic conditions influence compulsory education among slum households in Dhaka and identified the main factors associated with school dropout rates. This research identified key social factors affecting educational attainment, such as early marriage for girls, child labor, drug use, parental education, and household responsibilities. Traditional norms and financial pressures often push girls out of school for marriage, limiting future prospects. Boys are frequently sent to work to support household income, disrupting their schooling. Low parental education restricts both aspirations and support for children. Household duties, especially for girls, consume time and energy needed for learning. The study also found that economic conditions, family income, number of earning members, school expenditure, child labor, and mother's occupation have a significant role in decisions about education. Limited income compels families to prioritize survival over schooling. Even small educational costs discourage enrollment and continuation. While income from mothers can support education, some occupations draw children into work themselves, continuing the cycle. In addition, a lack of documentation blocks access to schools. Cultural perceptions around marriage and gender roles also reduce interest in educating girls. Taken together, these findings indicate that dropout among slum children reflects a combination of income

constraints, social norms, and administrative barriers rather than a single cause. From the perspective of the capability approach, these constraints limit the real freedoms that compulsory education policies are meant to create, since many households cannot convert formal rights into sustained schooling for their children. Policy responses therefore need to reduce the direct and indirect costs of schooling, protect children from early marriage and labor, and remove documentation barriers for migrant families. Recommendations include simplifying admission for slum children, raising awareness about girls' education, and including vocational and technical training within compulsory schooling. Future research could test combined policy packages in specific settlements, assess their effects on re-enrollment and retention, and make use of qualitative work at an earlier stage of study design, as suggested in the review process.

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