

PRIMARY EDUCATION AMONGST LOW INCOME MUSLIMS

A CASE STUDY OF SLUM DWELLERS OF PARK CIRCUS

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Abstract

The low literacy level within the Muslim community is traditionally explained in terms of the values characterising Muslim society. Based on a field survey of slum dwellers in Park Circus and Topsia, we have questioned this explanation. It is argued that economic factors and uncertainties in the labour market combine to create a different perception of the cost-benefits of education. We have also examined other facets of educational decisions: its cost and components, the choice of educational institutions and the preferred medium of instruction, presence of any gender bias, and the relation between drop-outs and child labour.

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1. Introduction

India's performance on the educational sector has not been impressive in the post-Independence era. Statistics indicate that India has lagged behind even countries like Sri Lanka. The situation is even worse for scheduled castes, scheduled tribes and Muslims. "Even at a given level of income, children from these disadvantaged communities are much less likely to go to school than other children (PROBE, 1999: 11). This fact has been brought out in various empirical studies. For instance, a WIDER survey revealed that while the literacy level of Upper Caste Hindus was 30%, it was 22% for Muslims (Sengupta & Gazder, 1997). This data is also supported by NSS figures at the All-India and State levels (NSS, 2001). As compared to 82.2% literacy level for India's urban population, the literacy rate within the Muslim community is 66.6%.

A low level of literacy amongst Muslims is evident even in a metropolitan city like Calcutta. In Table 2 we have used the Urdu speaking population as a proxy for the Muslim population. It can be seen that a considerably higher percentage of the Urdu speaking population is illiterate relative to the total population. Further, the rate of graduation from the primary stage to the next stage of education is also low.

INSERT TABLE 1 HERE

This situation is especially piquant for Muslims as less than 200 years ago, they constituted a politically, economically and culturally dominant section of India's population. Yet, within the intervening period, they have gradually fallen behind the rest of society. At present, despite being the largest numerical minority community, Muslims are economically, politically, socially and culturally backward. A low level of education is both a cause and a manifestation of this backwardness. Hence a study of the low incidence of education amongst Muslims is important in understanding the reasons for backwardness of the Muslim society.

In our study we have examined the alternative explanations of the low level of education amongst Muslims. This is followed by a description of the methodology of our work. Since our work is based on primary data, we have stated the socio-economic characteristics of the areas from which the data has been collected. We have then proceeded to describe how low-income Muslims assesses the benefits from education. We have also examined various aspects of educational decisions – preferred medium of instruction, type of school chosen and reasons, gender differences, etc. Finally, we have examined the relation between education and child labour (at home and in the labour market). These findings have been used to suggest suitable policy interventions.

2. A Conceptual Framework

Studies of inequalities in educational opportunity between different socio-economic classes emerged as an important research issue in the 1950s (Harnqvist, 1978). Alternative explanations were offered to explain socio-cultural differences in educational choices. Such explanations has been categorised by Boudon (1978: 22-24) as follows:

- [a] Different social classes have different value systems that influence their attitude towards the benefits of education (Hyman, 1953).
- [b] The social position theory was developed in reaction to the value theory.¹ This theory argues that members of different social classes have to travel different 'social distances' to attain the same educational level. This explanation focuses on the different costs and benefits of education faced by different social classes.
- [c] In addition to the different cost-benefit ratio of education, the social backgrounds of families generate different differences in cultural opportunities. Children of a particular social class may have to learn values and skills inconsistent with their family backgrounds. For instance, in their study of working class children in a

North England industrial city, Jackson & Marsden (1962) reports that the teaching of middle class values in grammar schools created a conflict between the school and neighbourhood.

These explanations may be adapted to explain the low educational attainment of the Muslim community. In the next sub-section we shall see that these explanations suggest two alternative hypotheses to explain the phenomenon being studied.

2.1: Alternative Research Hypotheses

The common explanation offered for the low educational attainment of Muslims is in terms of the value system characterising Muslim society. The conservative attitude of Muslim parents, prevalence of *purdah* and early marriage, reluctance to send daughters to school (particularly to co-educational institutions, and if women teachers are absent), preference for religious education leading to dependence on Madrasahs have been identified as important factors in this context (Ansari, 1989; Jehangir, 1991; Ruhela, 1998; Salamatullah, 1994). In addition, the focus on educating daughters to become good mothers and husbands, their segregation from boys after puberty, early marriage, costs of dowry, and the realisation that benefits from education will accrue to the matrimonial home creates a gender bias (Jehangir, 1991; Ruhela, 1998; Salamatullah, 1994). This explanation is supported by case studies and statements like “My father, being an orthodox Muslim, is against providing higher education to his girls. He considers coeducation as an evil.” made by Muslim girls during interviews (Ruhela, 1998: 11).

As opposed to this view, it can also be argued that Muslim parents do realise the value of education. However, the costs and benefits of education to a Muslim child is different from other communities. For instance, a large proportion of the Muslim community belongs to the low-income section. As a result, they may find it difficult to

finance the education of their children. In addition Muslims may work in insecure jobs with variable income. The resulting uncertainties may result in a reluctance to make long term investments in education. This is especially owing to the low expected economic returns to education arising from the nature of the labour market. Two features of the labour market are important in this context. Firstly, the magnitude of unemployment implies that the probability of getting work is low. Secondly, the labour market is biased against Muslims. This bias – whether real or imagined – implies that the already low probability of securing employment will be reduced still further for a Muslim job seeker. The opportunity costs of educating children in the form of foregone returns from child labour or incomplete household chores may also become important in this context.

The cost-benefit analysis may be affected by another process. Educational systems contain a set of socio-cultural beliefs. These beliefs may be contradictory to the socio-cultural environment and the realities of their daily life. For instance, the secular nature of the educational system may conflict with the attempts of the family to provide religious training to the children. This may create tensions and doubts regarding the worth of education. This effect of this process is to increase the 'social distance' to be travelled by a Muslim child.

The first hypothesis, therefore, is basically a demand side explanation that argues that low income Muslims are not interested in education. In other words, it is the preference pattern of Muslims themselves that is responsible for the low level of primary education amongst Muslims. The alternative hypothesis suggests that Muslims recognise the need for education, but constraints in the form of factors reducing the actual or perceived returns to education may prevent the demand for education being translated into effective demand.

2.2: Issues Examined

In our work we have tried to identify which hypothesis reflects the present situation. We have also tried to quantify the expenditure on education. This has three components – money cost on schooling, time cost in taking the child to the school, and opportunity costs from using the child as worker (either in the labour market, or at home). We have tried to estimate these three costs. Another related aspect is the choice of medium of instruction and the type of school in which the child is admitted. We have tried to obtain data on these aspects, and identify the factors motivating such decisions.

2.3: Motivation for Research

As mentioned before, education is the key to understanding the backwardness of the Muslim community. Lack of education reduces the employment prospects of the Muslim community. This increases the crime rate and causes socio-economic tension both within and without the family. This leads to an increase in vulnerability. Our study hopes to identify the factors influencing decision to invest in the education of children at the micro-level. This will help in suggesting suitable policy measures to increase the incidence of primary education amongst low income Muslims. This, in turn, will help to create a more healthy society.

3. Data Sources and Description of Survey Sites

Our work is empirical in nature and relies on primary data. The primary data is being collected on the basis of a household survey of 100 slum dwellers in the Park Circus-Topsia area. There are several bustees in this area – near the Park Circus station, Gorachand Road, Crematorium Street and Bright Street – inhabited exclusively or predominantly by Muslims. They form the population from which we are drawing our sample on a purposive basis. Park Circus has been selected as the survey site as it is a commercially developed area with good transport links to both educational

institutions and to places of work (creating an incentive for dropping out). The Topsia belt, on the other hand, contains numerous leather and shoe factories; the proximity of a large labour market can be expected to have a negative impact on the demand for education. Further, there are slums of different income levels and cultural groups in these two regions.

3.1: Socio-Economic Characteristics of Slum Areas

The respondents have been drawn from five slum areas. Each of these areas has their unique features. At this point, it should be noted that while there was considerable economic and socio-cultural variations across slums, differences *within* slums were negligible. In other words, each slum area was homogenous. This allowed us to draw relatively small samples within slums (consisting of 20-25 households per slum), and study a larger number of slums than originally intended.

The slums studied by us can be divided into three groups based on the income profile of their inhabitants. These groups are as follows:

- [a] High income;
- [b] Medium/Low income; and,
- [c] Low and uncertain income.

The main demographic and economic characteristics of these slums are given below.

INSERT TABLE 2 HERE

In the following sub-sections we shall describe the location and the social, cultural and economic characteristics of these slums in more details.

3.2: High Income Slums

Slum 1 is in the first category. This slum is located on Karaya Road, between the Scottish Cemetery and A.J.C. Bose Road. The inhabitants are migrants from Bihar who have settled in Calcutta for several generations. Their vernacular is Urdu. The

inhabitants mostly reside in one- (or two-) room *bustees*, having a common water source. The houses are *pukka*, but have tiled roofs. The male members are occupied in the service sector that has emerged in the adjacent Mullickbazar area. Most of them are motor mechanics, or work in shops; a few are engaged in the formal sector.² Thus the inhabitants are able to earn a fairly high and stable income. The family size is small, so that per capita income (Rs.789.90) and standard of living is higher than in other slums. These families display similar traits to those working class families observed by Jackson & Marsden (1962) - aggressiveness, competitiveness, pride in achievements, delight in extension of their knowledge, and a desire to pick up a new polish for their manners and accent.³ This spirit is manifested in their educational choices and can be sensed from the neatness of their rooms, the attires of male members and children, and their polished speech. However, such mobility does not mean that they are not religious minded. They are not fundamentalist, but their attitude is conservative and they follow religious practices seriously. Though we were able to survey only one such slum, we received reports of similar pockets existing in other areas also.

3.3: Medium Income Slums

We surveyed three medium income slums – in Gorachand Road (behind Lady Brabourne College), Kasiabagan (to the south of Dilkhusha Street and west of Bright Street, besides the Muslim Girls Hostel), and Dhapapara (in Golam Jilani Khan Road, Topsia).

These slums are in sharp contrast to Slum 1. Houses – most of which have been constructed without sanction from the KMC – are built side by side creating a grim concrete jungle. Some houses are one-storied, with tiled roofs. They are built around a common courtyard. There are also *pukka* houses of 5-6 stories. Though all houses have electricity connections, there is no running water supply in these areas. Water is

not available in most houses of Kasiabagan and Gorachand Road, but have to be fetched from KMC taps. In the past few months even this supply has stopped in Gorachand Road. The only source of water is by KMC trucks that supply water twice a day. The situation is better in Dhapapara where there is a common tap for each storey, or group of houses. The residences are one or two roomed, extremely dirty and poorly lit and ventilated. The family size is large, creating poor living conditions. The residents have migrated from Bihar and Uttar Pradesh, via Kidderpore-Metia Bruz three-four generations ago. As a result these people have absorbed the cultures of both West Bengal, and Bihar and Uttar Pradesh. For instance, these people are bilingual, though residents of Slums 2 and 3 are more conversant in Bengali, and residents of Slum 4 in Urdu.

In Gorachand Road, there are a large number of small units preparing shoes interspersed within the locality. In addition, there are also some tailoring establishments in the locality. Residents seek work in these units. Monthly income is Rs. 2931.82 – but, labour demand is contracting in recent months, creating uncertainties. The residents of Kasiabagan work in stable jobs in the informal sector. Wages are low, and have to be supplemented by female members. However, child labour seems negligible. The survey was undertaken on a Saturday. We observed relatively few children; these children were either playing or returning from schools. Family size is smaller in this slum, compared to that in Slum 2; as a result per capita income here is higher (Rs.607.95 compared to Rs.436.54 in Slum 2).

The proximity of tanneries and rubber shoe factories to Dhapapara means that the economic conditions of the residents are closely linked to such units. These factories provide formal employment to a large proportion of the residents. In addition, the operation of the factories and tanneries generates demand for subsidiary services, like petty transportation. This provides a steady though low flow of income (Rs.

2904.12). In addition, as we shall see later on, there is a demand for female and child labour to cut the rubber straps of shoes. This has an important effect on education related decisions. The average family size is largest in this slum (7.12 adults and 3.19 children). Thus their per capita income is even lower than that of slum 5 (Rs.429.78, compared to Rs.434.51 in Slum 5); their standard of living is, however, slightly better than that of Slum 5.

3.4: Low Income Slum

In the low and unstable income category we have slum area 5. This is located on the northern bank of the Canal parallel to the Park Circus Connector. The residents are first generation migrants from rural areas in west Bengal (mainly the Sundarban area). Male members do not have a fixed job or occupation. They earn their wages on a daily basis by working as a daily worker, driver, or carrying loads – or what ever job they can get. Their monthly income is about Rs.1790.04. Their residences are *jhupris*: temporary structures made of bamboo and mud. This was the only slum without access to electricity. Nor do they have water supply. Possession of assets was negligible. Only a few had cycles; none of them had the portable black-and-white TV sets commonly found in all other slums. Parents lack education and are culturally backward. Their dominant concern is to survive; this leads to anti-social activities. The family structure is weak in this area. Adultery and desertion of wives are common social problems. Alcoholism and drug addiction is also common in this area, and generates petty crimes and even violence.

4. Demand for Primary Education

The statistics reported are based on surveys of slums in two zones: the Park Circus and Topsia belt. Our results are therefore only suggestive and intended to provoke a more exhaustive study. This study can be extended in the following ways:

- [a] It is clear to us that there are significant variations in income levels and culture, and hence in education-related behaviour, between slums. This indicates that the slum dwellers of other Muslim dominated areas in Rajabazar, Kidderpore, Metia Bruz, etc may display a different behaviour. A survey of Muslim slums in other areas of Calcutta is necessary.
- [b] Our survey lacks a control group with whom we should compare the behaviour of our target respondents. This indicates the desirability of surveying Hindu slums.

4.1: Perceived Importance of Primary Education

A common belief is that most Indian parents belonging to the low-income level are disinterested in their child's education. This belief is prevalent even with policy makers and experts on education, and is manifested in statements like "illiterate and semi-literate parents see no reason to send their children to school", or "The vast majority of adult illiterates belonging to the poor economic stratum are not convinced of it (that literacy is a basic right of every education)".⁴

The PROBE Report (PROBE, 1999) has refuted this claim. However, there appears a gender bias against the girl child. Most parents expressed a much stronger interest in their sons' education rather than their daughters' (PROBE, 1999: 19-20). Muslim households face the additional charge of being conservative and alienated from the mainstream. It is also believed that Muslim parents are at most interested in educating their male children.

Our study however found that most Muslim parents are interested in educating their children – *irrespective of gender*. Most of the respondents felt that education was important for both boys and girls.

INSERT TABLE 3 HERE

4.2: Motivations Underlying Education

The PROBE Report (PROBE, 1999: 20-21) reports that the primary motivation for educating their children is economic: it is anticipated that education will enable the children to get a better employment opportunities.

INSERT TABLE 4 HERE

The motivations underlying investment in education by the respondents of our survey are as follows.

INSERT FIGURE 1 HERE

Contrary to other surveys (Bhatty, 1998; PROBE, 1999), better employment prospects do not appear to be the dominant motivating factor. Respondents realise that only a very high level of education will improve job prospects significantly. The low level of education attained by slum dwelling children is not expected to help their children to secure jobs, especially as respondents believe that there is a bias against Muslims in the job market (both in the private and public sector). In contrast, respondents emphasise the utility of basic education in their daily life. The ability to read and write helps them to read and sign agreements, understand monetary contracts, perform simple calculations in the market, and undertake various similar activities that are essential in their daily life. Improved marriage prospects is also an important factor. This will be analysed latter on.

4.3: Slum Wise Variations in Motivations

As noted there are considerable inter-slum variations in behaviour. In the Table given below, we have examined the motivations underlying educating children for each slum.

INSERT TABLE 5

We had noted that slum dwellers are not motivated by the employment factor in educating their children. There are, however, two exceptions to this – the Karaya

Road (Slum 1) and Kasiabagan (Slum 3) slums. The belief that education is necessary in daily life motivates education decisions in all slums. In the Topsisia slum (Slum 4) improved marriage prospects appears an important incentive.

4.4: Enrolment Rates

However, it is not enough to recognise the importance of education in daily life – is this appreciation manifested in actual behaviour? The enrolment rate for the families surveyed is 73.15.⁵ This is comparable to all-India figures (NSS, 2001).

However there is some variation in this ratio between slums (Figure 2). Slum 1 has the highest enrolment ratio; in fact we found only case of a drop out. The enrolment ratio is lowest for the *jhupri* area (Slum 5) – 61.97. Even this ratio is misleading as most of the school going children is enrolled in NGO-run schools. Respondents also reported that the survival rate was low – very few of the children graduated from the non-formal system to the formal educational system. In fact, only 9 out of the 39 school going children (23.08%) presently have access to formal education facilities.

INSERT FIGURE 2 HERE

4.4.a: Demand for Education in Low and Fluctuating Income Slums

The disappointing spread of education in the low-income slum area (Slum 5) is not surprising as educational demand and income is positively correlated. But there is some difference in opinion regarding the mechanism through which income operates. Research shows that explanations offered by parents may differ sharply from that offered by teachers. A study of a low-income slum in Gandhinagar, New Delhi (Banerjee, 1997) is relevant in this context.

Teachers typically tend to offer the following explanations for the low enrolment and high dropouts:⁶

1. Members of such slums are generally first generation migrants. They retain strong social, economic and kinship ties with their village of origin. This leads them to return to their villages for long periods for festivals and family functions, and during times of distress.
2. Mothers have to work for long hours. This leads to her absence from home for the greater part of the day. In the absence of an extended family there is no one to care for and support children. In the absence of monitoring of performance children play truant from school or do not study.
3. Parents are forced by economic distress to move frequently from one slum to another. This disrupts the educational career of their children.
4. Children have to work either in the labour market to supplement family income or at home to complement or substitute for mother's labour (in cooking, supervision of siblings, fetching water, etc).

In our study we tried to examine the relevance of these explanations:

[1] Respondents had retained ties with their village of origin. This led them to move back to their villages for long spells. This had a disruptive effect on the schooling of their children in some cases. However, parents also tried to adjust these periods of absenteeism with school holidays. In some cases we found that the child had been removed from urban schools and re-admitted to rural schools. This is an optimal strategy on several counts.

(a) Literature on social security networks shows that relatively better off families may take care of surplus children in poorer families (Scott, 1976). Respondents send their children to villages to be taken care of by their relatives who earn a more stable income.

(b) The main source of education in low-fluctuating income slums is NGOs. They provide non-formal education for two years and try to get their students admitted to Government-sponsored or KMC schools. However, the rate of admission to the formal education system is quite low – especially in relation to their output. The students who fail to get admitted to the formal education system are retained within the formal education system by the organisations. Parents, however, may choose to send them to rural areas where it may be easier to avail of formal educational facilities.

(c) Costs of formal education are lower in rural areas.

In our survey we found several cases of such 'dropouts' where parents are unable to continue the education of their children and withdraws them from the urban schooling system – only to re-admit them in rural schools. Interestingly, such children were classified as dropouts by parents.

[2] Women in such slums tend to leave early for work; however, they also return home early – generally within 1 or 2 P.M. This allows them to supervise study at home (Banerjee, 1997). In support of this proposition, it found that in 60.22 % of our families the mother was the sole supervisor of the education of the children.⁷ While Banerjee's point is not invalid we feel that some qualifications have to be made.

(a) All the houses are one-roomed *jhupris*. As a result the activities of the parents may prevent serious study. Alcoholism, drug-addiction and related disturbances may pose constraints. Even harmless activities like listening to the radio may affect concentration as it takes place within the same room.

(b) We also found evidence that children are imparted religious instructions in the late evening. This implies that the only period in which the child can be monitored is not utilised on preparing for the formal or non-formal education system.

(c) During our survey, even in the evening, we found about 25% of the houses locked up, as both parents were absent. In these families even the mother works

for long hours.⁸ A study of the educational performance of children of such households is interesting and likely to reveal a trend different from what we observed for the rest of the slum. However, practical problems prevented us from interviewing these parents in the late evening.

[3] Movement from one slum to another is constrained by the availability of contacts and space in slums. As a result there does not appear to be changes in the population of slums except for in-migration from rural areas. This explanation is thus not valid in the slum studied.

[4] The extent to which child labour is a constraint is examined later on in details.

During our study we found that NGOs were running three schools in the area. These programmes relied on providing highly subsidised non-formal education and incentives like free medical check ups, medicine (in case of illness) and nutritious food to attract children.⁹ However, these schools did not provide any alternative source of income to compensate for any loss in income from child labour. The success of these schools, in spite of this, challenges the proposition that the practice of child labour constrains the spread of education amongst low-income slums. (A more detailed description of the working of the NGOs is given in the Appendix.)

4.5: Marriage and Education

An important factor that may influence decisions to educate children is the effect on marriageability. Literature points out that this may be particularly important with respect to the girl child (PROBE, 1999). Education can affect marriage both ways: education may improve the ability of the girl to get a 'good' husband; on the other hand, in communities where education is not widespread, it may increase the costs of marriage as a larger dowry has to be paid, or a suitable groom may not be easily available.

Our respondents believed that education would improve their child's marriage prospects – but this is treated as a subsidiary benefit of education, and does not appear to be one of the dominant motives behind the decision to educate daughters or in the choice of school or medium of instruction. Interviews indicated that it is at the secondary stage - where most of the dropouts occur – that considerations of marriage become important. At this stage, lack of income forces parents to consider whether to continue education or not. In such situations – in contrast to the gender bias reported in other studies - they prefer to educate girls. This can be attributed to the differences in expected returns from education.

Respondents are not certain whether education can enable the boy child to get a good job. Expected returns to educating male children are low. On the other hand, in Muslim societies marriages between low educated males and relatively highly educated females is acceptable;¹⁰ furthermore, an educated bride is highly valued as she can educate her children herself and will be able to keep accounts better. Thus the returns to educating daughters are higher. It has been pointed out that these returns do not accrue to the parents, but to the family into which the girl marries; this often acts as a disincentive to educating daughters (PROBE, 1999). However, this approach considers only economic returns. Muslim parents feel that it is their duty to marry their daughter into a 'good' family. Thus, they may not derive any economic benefit from educating their children, but they get some psychological return from adhering to a social norm and enjoy increased prestige from having a 'good' son-in-law.

In addition, parents felt that education would enable their daughters to be independent after marriage. This would insure her in the case of desertion by her husband, which is a not uncommon phenomenon amongst slum dwellers. In many cases, therefore, parents argued that education was more important for girls.

4.6: Identity and Education of Decision Maker

In this context, the identity of the person taking educational decisions and supervising the education of the children may be a relevant factor. It is commonly believed that Muslim women are marginalised in their families. As a result it would be expected that they do not play an important role in taking decisions regarding education of their children.

Research, however, does not bear this proposition out (Utas, 1983). The domestic domain belongs to the female, and the tasks she performs there are by right exclusive to her. Within this limited sphere she is accorded respect and enjoys considerable power, stemming from the valuation placed on the role of mother and wife in Muslim communities. In controlling this domain, the Muslim woman also controls its inhabitants - including men. This control is manifested in her relation with her children and her husband. In our survey, we found that in the majority of the families, the mother took decisions. This occurred despite the fact that the mothers was at most barely literate or had completed primary education.

INSERT FIGURE 3 HERE

Such a trend is not unique to Muslim communities – they have been observed in working class communities, even in developed countries. In their study of British working class children, Jackson & Marsden (1962) observes that, even though mothers may not be highly educated, the role of fathers is generally low. The explanation, according to them, lies in the basic rhythm and expectations of the working class – in the pattern of social living in which the mother is the organic centre. Mothers generally remained at home and were better able to observe and supervise the children, and appreciate what would be best for them. As a result it is generally mothers who take education-related decisions.

There is an interesting trait of families where the mother has the dominant role. In such families, the enrolment rates of children are slightly higher than that in families where the father takes the decision (0.88 compared to 0.80). This difference, however, is not statistically different.¹¹

5: Expenditure on Education

The family income allocated on education by the slum dwellers is quite high – Rs. 412.69 per month. This constitutes 12% of income. Further, both the absolute level of expenditure on education and its proportion to income tends to vary with income.

INSERT TABLE 6 HERE

5.1: Per Capita Expenditure Patterns

The composition of expenditure on education per child is as follows.

INSERT TABLE 7 HERE

The expenditure on each child lies between figures in all-India and urban areas of West Bengal. There are significant differences in the composition of expenditure on different components of education. Tution fees are much higher in our survey. This implies that slum dwellers are not accessing subsidised education. Expenditure on books is lower than in other parts of India, and similar to rest of West Bengal. Fees paid to private tutors are higher than all-India figures, though lower than estimates for the state. Uniform costs are slightly higher. On the other hand transport costs are insignificant. This is because most of the slum dwelling children walk to school every day. Only three children in the surveyed families went to schools by autorickshaws, while a driver dropped his children at their school.

Students of Class 3 to 5 can walk to school alone, or in groups – taking their younger siblings with them. However, younger children (particularly those studying in Class 2

or below, and those with siblings studying in other schools) have to be taken to or brought back from their schools by their parents. This creates a time cost in the form of a sacrifice of leisure or work hours. We have seen that children may be taken to school by both parents, it is generally the mother who brings them back. We have also estimated the time spent in this activity. Averaged over the households who incur this cost the time cost turns out to be 45 minutes per day, which is borne by 33 households.¹² We shall see later on, this cost is an important factor influencing choice of school.

This cost has led to an interesting practice. Some relatively well-off families hire a person (generally a female of the locality) to fetch their children. Such persons may earn as much as Rs.200 per month for this job.

5.2: Composition of Expenditure in Slums

Differences in demographic and economic characteristics of the slums may generate differences in the expenditure pattern. We have estimated the per capita expenditure on each component of expenditure in absolute terms for each slum. The difference in composition of expenditure between the three groups of slums is easy to see. The expenditure on school fees is high for Slum 3, relative to other slums in this category. This is surprising, and needs further analysis. For this we will have to examine the type of school to which the children is admitted. This is examined in the following section.

INSERT TABLE 8 HERE

6: Choice of Educational Institutions

Another important aspect of education relates to the choice of instruction. This decision, in turn, has three aspects: the medium of instruction, the nature of the school, and the specific school to which the child is admitted.

6.1: Medium of Instruction

Unlike common belief, the common medium of instruction of Muslim slum dwellers is not always Urdu, but Bengali.

INSERT FIGURE 4 HERE

A significant proportion of the household also opts for English. This group is mainly from Slum 1 and reflects the aspiration to improve themselves culturally.¹³

INSERT FIGURE 5 HERE

The choice of medium of instruction was found to primarily depend upon the mother tongue. Respondents said that medium of instruction chosen would enable the child to understand his/her lessons better. Though, most of the slum dwellers are bilingual, a large proportion of our sample is Bengali speaking. As a result, Bengali appears to be the most popular medium of instruction. In an almost equal number of cases, respondents said that medium of instruction had not been chosen by them – they had chosen the school, based on cost and quality considerations. There does not appear to be any significant bias against girls in this regard.

6.2: Choice of Educational Institution

In our survey we found that parents preferred a wide variety of educational institutions. Government Schools are commonly preferred, followed by private schools. There does not appear to be any discrimination between children on the basis of gender.

INSERT FIGURE 6 HERE

In the high-income slum, parents felt that the quality of education in Government-aided schools was not high. Hence, respondents displayed a strong preference for private schools. On the other hand, the cheaper option of Government schools attracted students in medium and low-income slums. In the Kasiabagan slum, however, the dependence on Government aided schools does not appear to be as high as in other slums. In the low and fluctuating income slum, education has to be

subsidised by NGOs. This leads to a significant dependence on NGO-run schools. Some students do study in Government-aided schools, but even they are subsidised by NGOs.

INSERT FIGURE 7 HERE

Our above discussion explains the pattern of school fees in the three slums. In the low and fluctuating income slum, the population is dependent on subsidised education supplied by NGOs. This leads to low school fees. On the other hand, in low and stable income slums, the residents prefer Bengali-medium Government schools. They can also afford to spend on private tuition for their children. The exception is the Kasiabagan area (Slum 3) where there is a demand for English education. This is similar to the high-income slum. As a result, school fees are high in these two slums. In slum 1, the parents seek 'quality' education. This results in a choice of private schools. Not only are the school fees high, but also expenditure on books (including stationery) and dresses increases. Thus there appears – if we exclude the Kasiabagan slum – a strong relationship between income and the nature of demand for education. The sole exception can be explained in terms of the location of the slum. The Kasiabagan slum is a small settlement surrounded by houses with medium or high income residents; in fact, some medium income residents are also spread throughout this slum. This creates a demonstration effect, resulting in an uncharacteristic pattern of demand for education.

6.3: Role of Madrasahs in Slum Areas

A common misperception that has gained credence in recent years is that Muslim parents are averse to English education and prefer to provide religious education to their children. The evidence for this belief is the increase in the number of Madrasahs and students in these institutions over the years. This is viewed as a depressing development as Madrasahs provide an easier curriculum than other Boards.

Furthermore, it is argued that education in Madrasahs often encourages religious fundamentalism and creates a sense of alienation from the mainstream.

During our survey we noted the presence of several Madrasahs attached to local mosques. However, our survey indicates dependence on such Madrasahs is not as widespread as widely believed. Only 12 children were enrolled in these units. This is not consistent with the expansion of the Madrasah system and also the large number of students attending such Madrasahs noted during the survey.

Focus group discussions provided the solution to this apparent anomaly. In many cases such local Madrasahs (not recognised by the West Bengal Madrasah Board) provide not a substitute but a supplementary educational service. Many households are Urdu speaking. Private and Government aided schools do not impart religious instructions. This creates a cultural conflict between the objectives of the family and the school that can potentially reduce the demand for education (see Section 2). To reduce this conflict, parents have adopted an interesting strategy. Students are taught to read the holy Koran in Arabic at home by their parents, relatives or by private tutors. In some cases, especially in low and medium income families, when parents do not have the time to teach their children themselves, they admit their children to Madrasahs. In such cases, the children study in two schools! This group consists of about 25% of the Madrasah students. The remaining Madrasah students consists of non-local students¹⁴ learning to be Hafizs, Alims and Maulanas¹⁵, and local students whose parents have failed to admit their children in Government schools due to high money costs or transaction costs.

6.4: Choosing the School

The third aspect on which parents have to arrive at a decision is the selection of the specific school to which the students has to be admitted. Given the low family

income, it would be expected that parents seek school where the costs of education are low. In addition, the young age of the children implies that nearby schools are chosen. There are two exceptions. In high-income slums, parents often choose private schools. The expenses of schooling are quite high in such schools. However, parents feel that the 'better quality' of such schools justify the increased expenses. This represents a Veblen effect.¹⁶ Interestingly, quality education appears more important than accessibility and cost for girls in Slum1. On the other end of the scale, in the low-income slums NGO schools not only provided low cost options, but also provided incentives like medical check-ups and food.¹⁷ In such areas, these incentives are important for both sexes.

INSERT TABLE 9 HERE

While seeking the reasons for selecting the school, an interesting problem emerged. Most parents are barely literate; the school gates mark the "point of entry into an unfamiliar world" (Jackson & Marsden, 1962: 84). Parents frequently revealed their ignorance about admission procedures and the features (like proximity, quality, expenses, etc) of available schools. Random factors and accessibility play an important role. This affects their choices and guidance in many cases. This problem was particularly serious in slums 2 to 5. For instance, parents in Slum 5 displayed ignorance about the admission policy of the NGO-run schools. As a result, they are taking their children at too young an age or before the enrolment of students in each session. These errors occur despite the proximity of such schools to their residence. In another slum, we found that a girl had been admitted to a school 45 minutes walking distance from her home, despite the presence of 4-5 government or KMC schools near her home. The reason was that the neighbour's children too was studying in the school, and could provide information about admission procedures and the time of admission. Other than neighbours or acquaintances, workers of political parties disseminate information and help in obtaining admission forms. The

extent to which such help is available depends upon the level of organisation of the concerned political party.

7: Opportunity Costs of Education

So far we have focussed on school going children. But, non-enrolment and dropouts are serious problems requiring our attention. A common explanation of both these phenomena is in terms of the high opportunity cost of education. This opportunity cost consists of earnings from sending the child to work and using the child to perform household work.

7.1: Literature on Child Labour

The ILO data from 1998 estimates that there are 0.25 billion child workers aged between 5-14 years, of whom half are full time workers. South Asia contains the largest number of such children (54 million). This is commonly explained in terms of poverty and the limited options open to children belonging to families at the edge of survival. A study of child workers in the match and fireworks industries in South India noted that in the absence of child labour, more than 50% of the households surveyed would lose a substantial portion of their income.¹⁸ Researchers have pointed out the crucial importance of children's income in tiding over seasonal crises in families not engaged in secure or regular jobs.¹⁹ It is also argued that children are sent to work at an early age to develop skills,²⁰ or cultivate networks with future employers. In areas where there is a high incidence of adult unemployment, child labor may be a substitute for adult labor.²¹ On the other hand child labor may be used in family enterprises releasing adult labor to seek work in the labor market. Weiner (1991) argues that a large proportion of such children join the work force at an early age, thereby, losing any chance of receiving education.²²

On the other hand there is an alternative school of thought that downplays the contribution of children to household income (Swaminathan, 1998). Economic activities of children are viewed as 'default activities' (Bhatty, 1998) arising from inadequacy or non-availability of schools, leaving children little options but to help at home or work. This enables NGOs to send children to schools without providing any substitute economic incentive (Sinha, 2000).

Some writers have also challenged the view that the household faces a polarized choice between sending the child to school or to work. In some cases, we may have an intersection between the two activities. Children may work in order to free resources for investment in their education.²³ The combination of schooling and working may also be viewed as a strategic choice to balance the benefits of a minimum education with the benefits of learning skills or cultivating contacts in the job market.

7.2: Incidence of Dropouts and Opportunity Cost

In our survey we have estimated dropouts and non-enrolment together. Out of 249 children, 69 are not currently enrolled; of these 41 are boys and 28 girls. Most of these are in slum 4. The slum wise variations in dropouts are given below.

INSERT TABLE 10 HERE

We did not distinguish between never enrolled children and drop outs in our study. However, most of these children had been enrolled at some point of time. Most of the dropouts are due to the inability of parents in raising the necessary funds to educate their children. There are three NGOs working in slum 5 providing free education to slum children. But parents do not seem to be aware of this: they are ignorant of the admission criterion and procedure. Poor results and disinterest of the student in studies was another reason. Only 7 children left school because they had found work.

INSERT FIGURE 8 HERE

The child withdrawn from school is not immediately sent to the labour market. In most cases of disinterested children, the child was withdrawn within a few months of schooling. In other cases, the difficulty of finding work kept the child at home. In most cases, therefore, there appears to be a time lag of as much as 2-3 years before the child gets work. In some households we found that the child was being trained without any daily wages. This evidence supports the assertion that child labour is often a 'default activity', and not due to high opportunity cost.

Children were employed in the factories or in motor repairing shops. In several cases, particularly in the Dhapapara area, the child may be employed in cutting rubber straps at home. This work fetches a wage of 50 paisa per two dozen for the plastic straps, and seventy-eighty paisa per two dozen for the better quality straps. In Gorachand Road, on the other hand, boys work in the household shoe units, and girls remain at home doing needlework on *jari* sarees. Such income fetched Rs. 890.48 per month, about 43.04 % of monthly income.

INSERT TABLE 11 HERE

The income earned by child workers – in absolute terms and as percentage of income – is higher in the medium income slums with have greater access to more organised informal units. However, the incidence of dropouts is lower in these slums. The reason is that work like cutting rubber straps can be undertaken at home after school hours. This enables children to combine schooling with income earning activities. This enables the family to raise the necessary finances to educate their children. In three households (in Slum 4) we found that while economic circumstances forced the child to join factories where working hours are rigid, the children tried to obtain education through private lessons from neighbours.

7.4: Household Duties of Children

Another possible reason for the high opportunity cost of education is that children may have to perform household duties. Among such chores are supervising siblings (especially during child bearing by their mother), helping in cooking, washing clothes and utensils, marketing, etc. In the absence of extended families, it may be not be possible for the mother to perform all these tasks herself – especially if she has to work. In such cases children have to supplement the labour provided by their mother in these tasks. This may prevent them from joining school or attending school on a regular basis.

Field studies have questioned these propositions. Firstly, at the primary stage, children are often too young to assume responsibilities of others – at most they assist adult members in various chores. Secondly, household chores do not always conflict with school hours but can be performed after school is over. As a result, children do help adult members in household tasks, but do not spend much time in such activities.²⁴ Bhatti (1998) cites a study estimating that 20% of the boys and 26% of the girls did not go to school or do any work; 60% of the boys and 43% of the girls did not perform any household chores.²⁵ However, there appears to be a gender bias in this regard. As part of her training to become the caregiver, girls frequently have to undertake more chores and work for longer hours.²⁶

In our study, we did not find any major conflict between schooling and household chores. In one case in Dhapapara slum, the chronic sickness of the mother led to the withdrawal of a girl to assume household responsibilities. In several cases we found that adolescent girls being withdrawn from school to help her mother in household tasks. In these cases, the parents were planning her marriage and this move can be

interpreted as training her for her new role in her matrimonial home. It also enabled the family to divert the funds released from her schooling to other children.

During our survey, we found most of the children engaged in leisure activities - playing or reading or gossiping. Boys performed light tasks like buying groceries that took them outside their homes; girls assumed more responsibilities, all of which was centred round their house. They helped in cooking, washing clothes, and looking after babies. However, such tasks were generally not routinely performed, but were undertaken on holidays or after school hours and did not consume much time.

8. Statistical Analysis

Finally, we have attempted a statistical analysis of the demand for education. We have considered the total expenditure on education (ECOST), expenditure per child (PCEC) and the enrolment ratio (ERATIO). We have regressed these dependent variables on the following independent variables:

- [a] *Slums*: We have seen that education related decisions vary across slums, though the difference between slums 2, 3 and 4 are not marked. In our regression models we have used dummy variables for Slums 1, 2, 4 and 5. Thus we test whether behaviour in each of these slums is significantly different from that in Slum 3.
- [b] *Income*: We would expect demand for education to increase with income. We have used either family income (INCOME), or per capita (PCY).
- [c] *Opportunity Cost*: The opportunity cost (OCOST) of education also affects demand for education. The higher the opportunity cost of labour, the lower will be demand for education.
- [d] *Number of school going children*: The greater the number of school going children (SGC) the higher would be the budget on education. On the other hand, the per capita expenditure on education can be expected to fall with

a higher number of school going children. This variable is dropped in the equation for ERATIO.

[e] *Gender bias*: Empirical studies have stressed on the presence of a gender bias in education-related decisions. Girls are generally not enrolled; expenditure on girls are lower than for boys. So we would expect that demand for education would fall, the higher is the ratio of girls to total children (SRATIO). The effect of this variable can be expected to be significant for per capita education cost (PEC) and the enrolment ratio (ERATIO).

The results of the three regressions are given below. The figures in parentheses are t-ratios.

$$\begin{aligned} \mathbf{ECOST} = & 255.92 + 293.57 \text{ SLUM1} - 23.72 \text{ SLUM2} - 13.44 \text{ SLUM4} - 313.83 \text{ SLUM5} \\ & (3.022) \quad (3.395) \quad (-0.767) \quad (-0.160) \quad (-3.377) \\ & + 0.15 \text{ PCY} - 0.160 \text{ OCOST} - 51.32 \text{ SRATIO} + 42.94 \text{ SGC} \\ & (2.395) \quad (-2.779) \quad (-0.824) \quad (1.991) \\ R^2 = & 0.530 \quad \text{adj. } R^2 = 0.490 \quad F = 13.13 \quad n=102 \quad \text{d.f.} = 93 \end{aligned}$$

$$\begin{aligned} \mathbf{PCEC} = & 150.98 + 178.04 \text{ SLUM1} - 97.25 \text{ SLUM2} - 71.00 \text{ SLUM4} - 155.45 \text{ SLUM5} \\ & (2.193) \quad (3.051) \quad (-1.641) \quad (-1.270) \quad (-2.606) \\ & + 0.076 \text{ INCOME} - 0.11 \text{ OCOST} - 31.05 \text{ SRATIO} - 44.93 \text{ SGC} \\ & (4.545) \quad (-2.938) \quad (-0.746) \quad (-3.091) \\ R^2 = & 0.63 \quad \text{adj. } R^2 = 0.60 \quad F = 19.78 \quad n=102 \quad \text{d.f.} = 93 \end{aligned}$$

$$\begin{aligned} \mathbf{ERATIO} = & 0.93 + 0.02 \text{ SLUM1} - 0.07 \text{ SLUM2} - 0.03 \text{ SLUM4} - 0.23 \text{ SLUM5} \\ & (9.48) \quad (0.253) \quad (-0.844) \quad (-0.359) \quad (-2.665) \\ & - 0.000006 \text{ INCOME} - 0.00004 \text{ OCOST} + 0.09 \text{ SRATIO} \\ & (-0.269) \quad (7.558) \quad (1.513) \\ R^2 = & 0.48 \quad \text{adj. } R^2 = 0.44 \quad F = 12.49 \quad n=102 \quad \text{d.f.} = 93 \end{aligned}$$

These results indicate that there are significant differences between Slums 1, 3 and 5. Slums 2,3 and 4 are, however, similar, and the coefficients of SLUM2 and SLUM4 are not significantly different from 0. Note that the t-ratio of SLUM1 is statistically insignificant for ERATIO. This means that families try to enrol their children irrespective of their background. In this context, it should also be noted that it is only for ERATIO that Income is statistically insignificant – in all other cases, it is positively related to education demand. Similarly, opportunity cost exercises a significant influence on education demand. As expected, the sign is negative. However, this has to be interpreted cautiously in view of our interpretation of child labour as a default activity. The ratio of girls to total children, however, is not significant in any of the three cases. This can be interpreted as an absence of any gender bias in education-related decisions. The number of school going children also has the anticipated effects.

9. Explaining Educational Decisions

Our starting point was the proposition - commonly accepted by researchers and supported by case studies - that literacy level of Muslims, particularly in low-income households, are low. This phenomenon is explained in terms of the values prevalent within the Muslim community, discussed earlier in Section 2.3. As a result drop-outs and non-enrolment is high in Muslim households, there is an in-built resistance to educating daughters and the Madrasah is the common vehicle of education. Our survey, despite its tentative nature, questions the validity of these propositions.

Our research negates the view that Muslims reject the value of education – respondents argued that education was important for both boys and girls. Thus, the value theory cannot be accepted as an explanation of the low levels of education. The motivations underlying choice of education provide an indication of the valid explanation. Studies of factors motivating education demand in rural and urban India

emphasise on the economic returns from education. In our study, this factor does not appear to be significant. This implies that the perceived returns from education are different between Muslims and non-Muslims. This can be expected to create a different pattern of education demand within the Muslim community.

Our study indicates that parents believe that 'education' is important as it helps an individual in his daily life. It is needed by male members to undertake various transactions and enter into different contracts. Knowledge of writing, reading and simple arithmetic skills is necessary to undertake such activities without depending on others. This creates a demand for *literacy* that can be satisfied by primary education. Education, however, is a broader process and includes higher levels of education. It is necessary to for the efficient performance of activities not undertaken by slum dwellers. The knowledge at the secondary stage, for instance, is not necessary to read contracts, sign or keep simple accounts; they are more important in preparing the child for higher levels of education and ultimately to a better job prospect. As Muslims perceive a bias against themselves, boys become disinterested in further education. Their greater mobility is important in this context. The absence of restrictions on their movement means that they have more alternatives to remaining at school – watching movies, playing football, roaming about in the city. They also seek work in the job market. Note again that they are not leaving school because they have found work – rather, they seek work because they have left their school.

In the case of girls, there is a different process at work. We had pointed out the crucial role played by the mother in supervising education of children. A more educated woman is more likely to perform this task efficiently. Simultaneously, in case of desertion, education helps the mother to support her family. This leads parents to educate girls. After adolescence is reached, restrictions are imposed on

movements of the girl. Ironically, this restriction may exercise a positive effect on her education. Unlike her more mobile brother, the girl is restricted to her immediate neighbourhood and to her nearby school. Ironically, this increases her focus and may lead to higher levels of attainment for girls.²⁷ At the same time, there is a conflict between providing education and preparing the girl for her future domestic role. However, this conflict manifests itself not at the primary stage – but in the secondary stage. Eventually, it leads to the withdrawal of the girl from schooling. In most cases, she is married off at the age of 16 years,²⁸ in others, she assumes greater responsibility at home to prepare for her future role.

Discussions with respondents and guides revealed there is another factor at work, operating for both sexes that reduces the survival rate at the secondary level. Given the low income of slum dwellers, the funds allotted to education are scarce. Although, this budget increases with the number of school going children, the per capita expenditure falls (see first two regression results).²⁹ This implies that children compete between themselves for scarce funds. Given the pessimistic attitude towards the relationship between education and employment, it is only natural for Muslim parents to divert these funds from a child who has already achieved the minimum education considered necessary and reallocate it towards a younger child who has just started schooling.

10. Encouraging Educational Decisions

The solution to this situation is not easy. Further, the differences in behaviour across slums imply that the strategies adopted to increase literacy must vary across slums.

In vulnerable areas like Slum 5 of our study, an obvious component of such a strategy would be to strengthen the network of non-formal educational institutions providing education facilities. The use of incentives like free medical check ups,

uniform and food can increase the enrolment rate in such areas. However, the coverage of such schools is still low – about 50% of the target households are covered. The capacity of these schools to absorb further students without impairing their efficiency seems limited. So there must be an increase in such schools. Further, there must a shift in attention from merely providing basic education towards raising the graduation rates to the formal system. This calls for increasing the efficiency of such non-formal units through measures like increasing teacher-student ratios.

Secondly, in the medium income slums we find that a contracting market for the goods and services produced by their fathers is reducing family income, and hence enrolment rates. An alarming trend was that withdrawals were caused not only by an actual fall in income – even an increase in uncertainty leads to withdrawal. This can be justified in terms of risk aversion: parents did not want to invest in education when they were not certain that such investment could be sustained for the minimum number of years. So the government must seek to provide secure means of income in medium incomes.

The third issue relates to the low survival rates. The enrolment rates in the slums covered by us are not very poor. However, in each of the slums parents and guides reported that withdrawals in the next stage of education were very high. An important cause of this phenomenon in the case of girls is the lower age for marriage permitted under Muslim Personal Law leading to their early marriages. Social movement aimed at changing the attitudes of Muslim parents can help to reduce the incidence of early marriages and improve the survival rates for girls. However, such reform must be based on local Muslim organisations to avoid distrust and resentment. In the case of boys, the absence of secure employment opportunities and a perceived bias against them cause students and parents to become frustrated and loose interest in education. Unless the government can increase the economic returns to education,

through policies promoting growth and employment, the provisioning of a cheap but poor educational infrastructure cannot be expected to stimulate demand for education amongst risk averse households with low cash reserves.

In this context, cases like Slum 1 is frustrating. Despite the eagerness to acquire new skills and knowledge, despite their competitiveness and strong aspirations, the survival rate of even these children is poor. Prima facie it appears that there appears to be a conflict between the realities of daily life and the education being imparted in schools. As result the educational system is not able to satisfy the economic and cultural needs of such children. It is necessary to study the attitude of students to schooling and examine why the latter fails their expectations. This will enable us to understand why their aspiration is choked off and attempt towards vertical mobility halted.

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APPENDIX

Role of NGOs in Low Income Slums: The Case of World Vision

Our study indicates that NGOs can play a critical role in providing basic education to children in the poorest of all slums. As an example we have presented the case of World Vision, an NGO, with a unit established in 1999 in Topsia. It's objective is to provide free non-formal education to slum dwelling children.

Children of slum dwellers in the age group of 4-7 years are admitted in January every year. Students are divided into two groups – NFEP (Non Formal Education Programme) 1 and NFEP 2, respectively. To minimise resistance of parents', classes are held for 2 hours per day (10 A.M. –12 Noon) for 5 days in a week. In addition various incentives are provided with bags, uniform, books, free medical check up, and nutritious food. In the evening religious instructions (*din-i-talim*) are provided to the children in the schoolroom.

In addition, students who have completed two years of non-formal education are encouraged to graduate to the formal education system. The organisation has made

arrangements for their students to appear in a special admission test at the nearby Govt. sponsored Kazi Nazrul Islam school. Those performing satisfactorily are admitted into Class I; while those 'failing' in the admission test are retained within the fold of the Non Formal Education Programme. The students who are selected for admission to the formal education system are encouraged on a self-help basis. Eighty percent of the total costs of formal education (Rs.1500 per year) are met by World Vision (amounting to Rs1200), while the parents have to provide for the rest. In addition the workers of the World Vision take the responsibility for undertaking all necessary admission procedures and for payment of all necessary fees to the school authorities. This is extremely important in view of the low (or absence) of literacy of parents, and their failure to comprehend the admission procedures.

When the World Vision started its activities they faced great resistance from slum dwellers. Initially parents felt that the opportunity costs of education was high. This opportunity cost arose in two ways. Firstly, most of the children worked as child labourers in the nearby leather and shoe factories. They worked for as long as 10-12 hours every day packing and carrying materials, etc. for daily wages of Rs.20-25. Sending their children to school would deprive the family of supplementary income. Secondly, most of the mothers also worked – either to supplement family income, or, in the case of desertion by her husband, as the main bread earner. In such cases, girls had to perform many household tasks, like cooking, washing, looking after siblings, etc. Further, the focus of parents was initially on short run income flows – the need to provide for the immediate future. In brief, the initial resistance was due to poverty and a time preference biased in favour of the present.

Over time, the workers of the NGOs have tried to modify the attitudes of the parents and make them appreciate of the long run benefits of education. Parents are now more interested in educating their children. They regularly attend the monthly Parents-Teacher meetings and try to ensure that their children attend school regularly. As a result enrolment has increased. At present there are about 90 children studying with the World Vision. However this covers less than 50% of the families living in the area under this organisation. Further, performance of students are being hampered in several ways.

Firstly, despite the change in attitude of parents, there is still a lack of a proper environment to study at home. Most of the dwelling places are one-roomed – recreational activities of the father and household activities of the mother acts as a

distraction to the children. In many cases, the children have to supplement family income and pay for their schooling by working at home. This reduces time for studying. In addition, working mothers pass on part of their responsibilities to their daughters. This affects studies of girl students. During child birth, the responsibilities of such children increases and may lead to temporary dropouts.

In some cases the family returns to their village of origin to attend family functions or when they are distressed. This tendency has also been reported for slums in other metropolitan cities (Banerjee, 1998). The concerned student misses school for several months, and may be disenrolled. In some cases he remains in the village and is taken care of by relatively better off relatives. However, evidence of parents' shows that such children may be readmitted to village schools so that they do not constitute genuine dropouts.

As a result only about 10-15 children are graduating to formal education system. Even among them some families are unable, or unwilling, to pay their share of schooling expenses. This is possibly because of risk aversion on the part of the poverty stricken parents. As a result dropouts occur at the point of transition.

Table 1: Distribution of Population of Calcutta Metropolitan Area aged 7 and above by General Education (%)

Educational Standard	Total			Urdu Speaking		
	Male	Female	Total	Male	Female	Total
Illiterate	6.8	15.3	10.6	20.2	36.9	27.8
Literate	13.0	15.4	14.1	24.6	25.0	24.8
Primary	19.9	20.9	20.3	23.7	19.9	22.0
Middle School	20.4	19.0	19.8	17.8	12.6	15.5
Secondary	22.4	18.8	20.8	9.7	3.1	6.7
Graduate	16.0	9.6	13.6	3.7	2.3	3.0
PG & above	1.3	1.0	1.2	0.2	0.2	0.2
Not Reported	0.1	0.1	0.1	0.1	0.0	0.0
Total	100	100	100	100	100	100

[Source: Chatterjee et al (1999), p. 65]

Table 2: Demographic and Economic Features of Slums

Label	Type	Locality	Sample Size	Monthly Income (Rs)	Family Size	Children
1	High Income	Karaya Road	20	3851.75	5.45	1.65
2	Medium / Low and Stable Income	Gorachand Road	17	2931.82	7.12	2.71
3		Kasiabagan	15	3132.13	5.73	1.60
4		Dhapapara	26	2904.12	10.31	3.19
5	Low, fluctuating Income	Topsia	24	1790.04	5.88	2.96
-	All	Park Circus, Topsia	102	2936.33	7.11	2.52

Table 3: Distribution of Households based on Perception about Value of Education

Response of Parents	Survey	
	Number	Percentage
Not important	4	4.07
Important for boys only	2	1.81
Important for both	96	94.12
Total	102	100.00

Table 4: Relative Importance of Motives Underlying Education of Children

Motives for educating children	Son	Daughter
Improves employment/income opportunities	87	40
Improves social status	29	-
Improves self confidence / self-esteem	24	-
Helps to write letters and keep accounts	-	50
Improves marriage prospects	-	35

Source: PROBE, 1999: 19

Table 5: Distribution of Households by Motivations to Educate Children and Slums

Motives for Educating Children	Slums				
	1	2	3	4	5
Better employment	17	4	9	5	0
Needed in daily life	13	13	8	19	12
Better marriage	5	3	1	10	2
Earn respect	2	4	5	3	0
Learn English	1	0	0	0	0
Others	0	0	2	1	2*

Sending children to school enables them to get free food, medical check ups, and medicine.

Table 6: Monthly Expenditure on Education – Absolute and as % of Income

Expenditure	All	Slum 1	Slum 2	Slum 3	Slum 4	Slum 5
Average	412.69	710.75	349.18	380.47	317.12	33.79
% of Income	12.04	18.29	12.50	11.58	9.86	2.03

Table 7: Composition of Monthly Expenditure on Education

Monthly School Fees	NSS (1998)		Survey Findings	
	India (Rupees)	West Bengal (Rupees)	Absolute (Rupees)	Relative (Percent)
Tuition Fees	76.25	70.92	84.05	35.17
Books & Stationery	20.58	41.42	45.40	19.00
Private tuition	48.42	115.58	66.45	27.81
Uniform Costs	25.75	21.50	33.18	13.88
Misc. Expenses	7.83	7.42	-	-
Daily transport costs	68.42	53.92	9.89	4.14
Total Money Costs	247.25	310.75	238.98	100.00

Table 8: Composition of Monthly Expenditure on Education per capita – by Slums (Rs)

Item	Slum 1	Slum 2	Slum 3	Slum 4	Slum 5
School Fees	235.17	19.35	124.33	43.85	1.58
Books etc.	101.65	48.21	40.36	30.40	8.58
Private tuition	115.67	83.22	88.93	51.46	6.92
Transport	-	-	42.86	13.33	-
Uniform	81.40	25.96	33.90	24.33	0.49
Total	533.88	176.74	330.27	163.37	17.58
No. of children	1.65	2.71	1.50	3.19	2.96
Education Budget	710.75	395.73	407.64	317.12	33.79

Table 9: Factors explaining choice of schools by Slums – Percentage Terms

Reasons for Choosing School	Boy					Girl				
	Slum1	Slum2	Slum3	Slum4	Slum5	Slum1	Slum2	Slum3	Slum4	Slum5
Low cost	28.57	52.94	38.89	42.11	33.33	25.00	56.25	50.00	45.45	23.81
Accessibility	35.71	29.41	44.44	10.53	23.81	12.50	37.50	33.33	18.18	23.81
Others	7.14	5.88	5.56	21.05	4.76	29.17	0.00	16.67	0.00	0.00
Quality of education	28.57	11.76	11.11	5.26	0.00	33.33	6.25	0.00	9.09	0.00
Subsidy	0.00	0.00	0.00	21.05	38.10	0.00	0.00	0.00	27.27	52.38
Total	100	100	100	100	100	100	100	100	100	100

Table 10: Enrolment Ratios and Average Number of Drop Outs by Slums

Item	Slum1	Slum2	Slum3	Slum4	Slum5	All
Enrolment Ratio	0.98	0.84	0.90	0.75	0.67	0.82
Average Drop-out per HH	0.05	0.59	0.20	1.08	1.13	0.68

Table 11: Number of Child Labourers and Income in each Slum

Slums	Income from Child Labour (Rs.)	% of Income from Child Labour	Number of Dropouts	Dropouts as % of Children
Slum 1	-	-	1	3.03
Slum 2	1000	46.49	10	21.74
Slum 3	1500	73.53	3	12.50
Slum 4	990.91	47.22	28	33.73
Slum 5	614.29	31.15	27	38.03
All	890.48	44.05	69	26.85

Figure 1: Distribution of Motivations across Households to Educate Children – In Percentage Terms

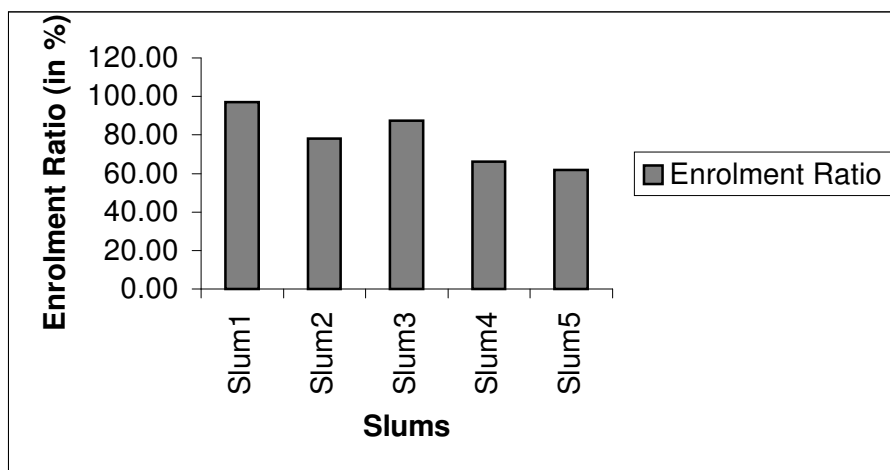
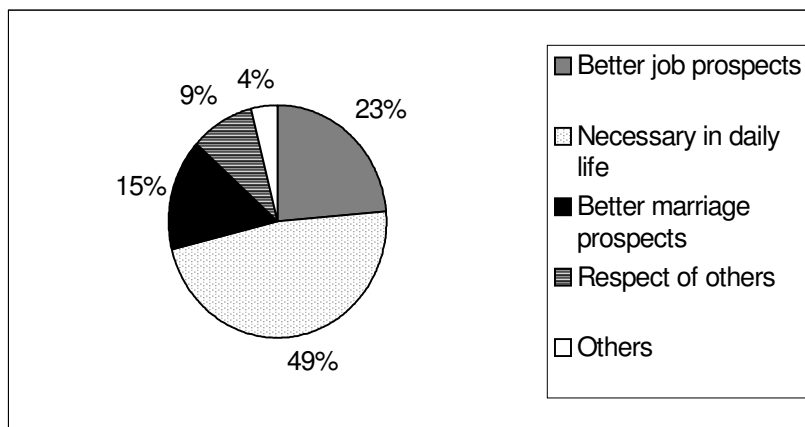


Figure 2: Enrolment Ratios in Different Slums

Figure 3: Distribution of Households according to Identity of Decision Maker in Percentage Terms)

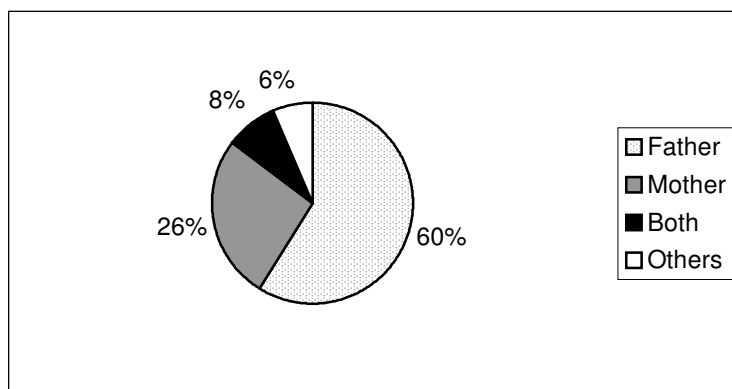


Table 4: Distribution of Households by Choice of Medium for Boys and Girls

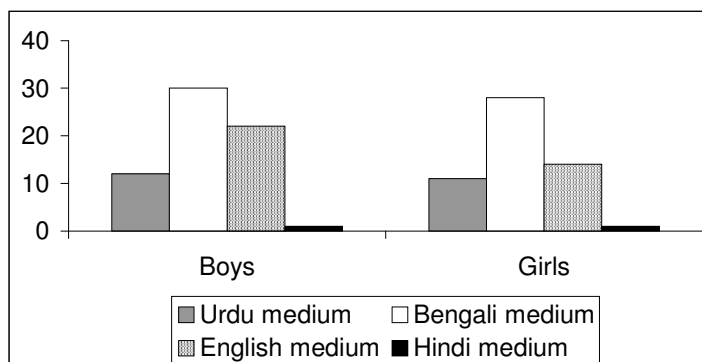


Figure 5: Distribution of Households Choosing English as Medium for Children

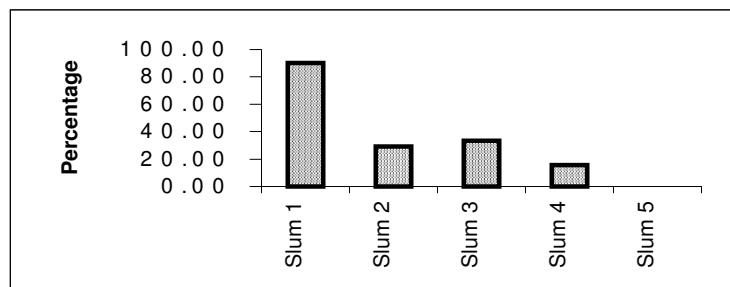


Figure 6: Distribution of Children by type of School and Gender

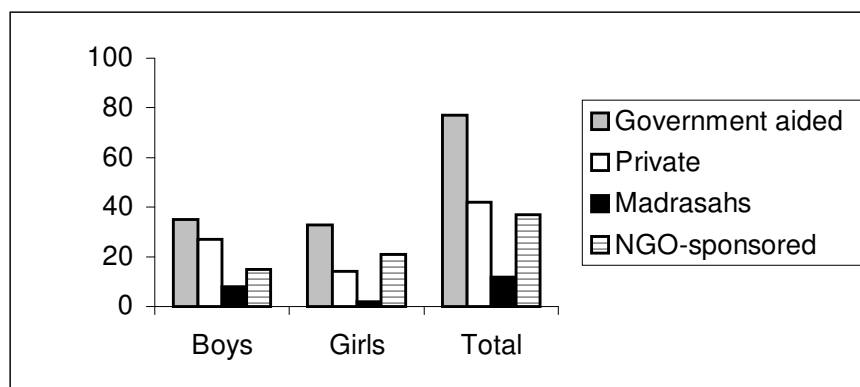


Figure 7: Distribution of Children according to Type of School – by Slum

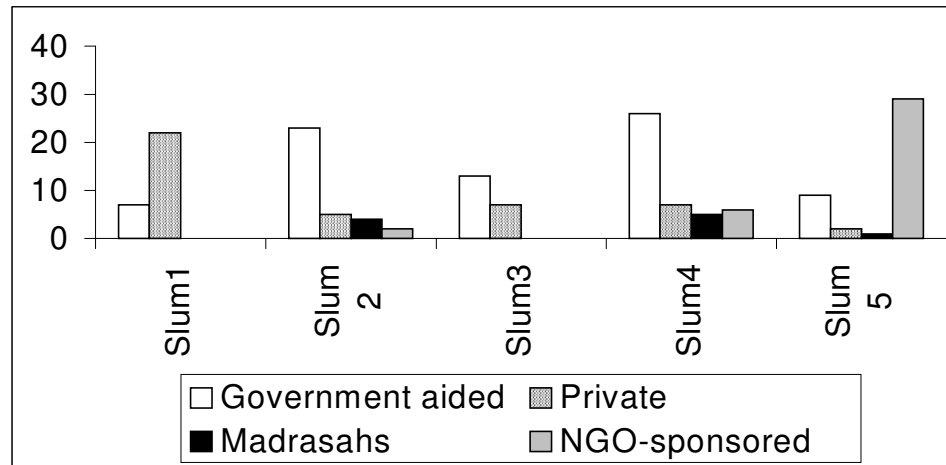
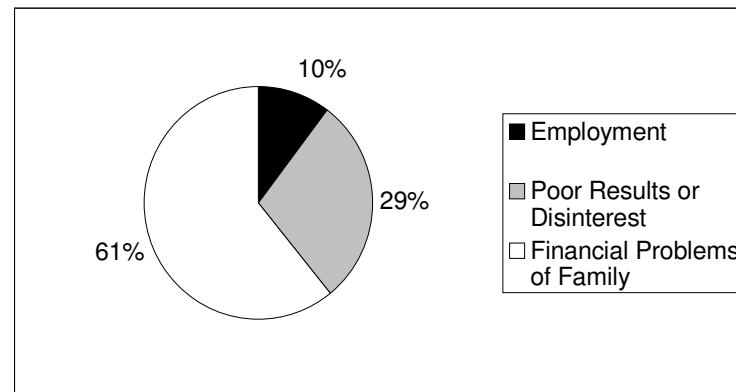


Figure 8: Reasons for Non-Enrolment or Dropout - Percentage



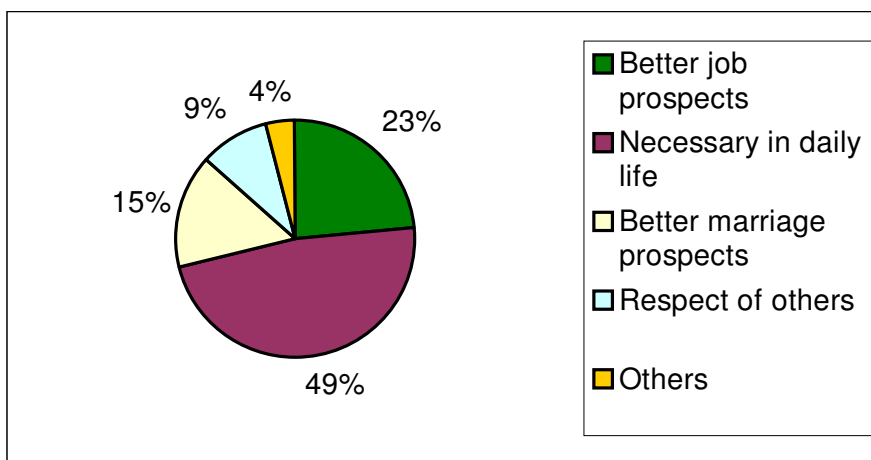


Figure 1: Distribution of Motivations across Households to Educate Children – In Percentage Terms

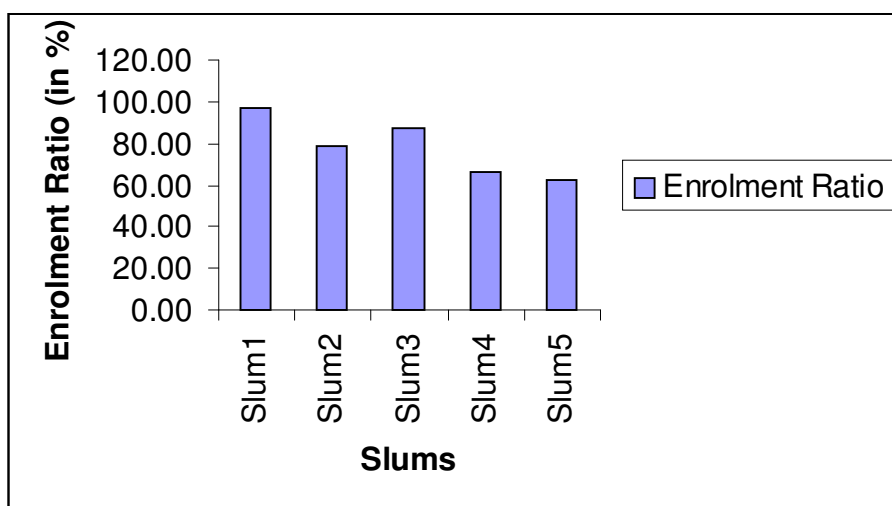


Figure 2: Enrolment Ratios in Different Slums

Figure 3: Distribution of Households according to Identity of Decision Maker (in Percentage Terms)

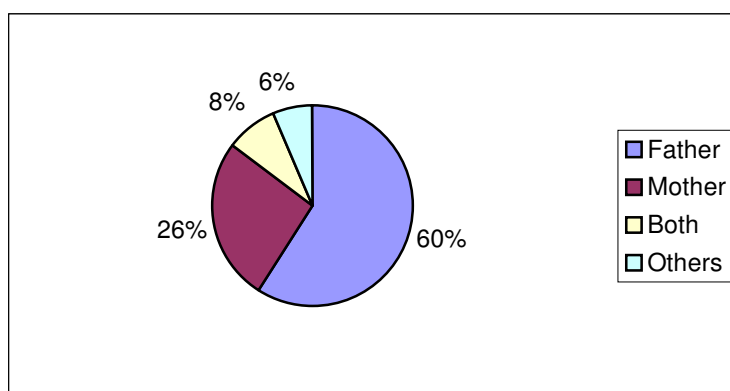


Table 4: Distribution of Households by Choice of Medium for Boys and Girls

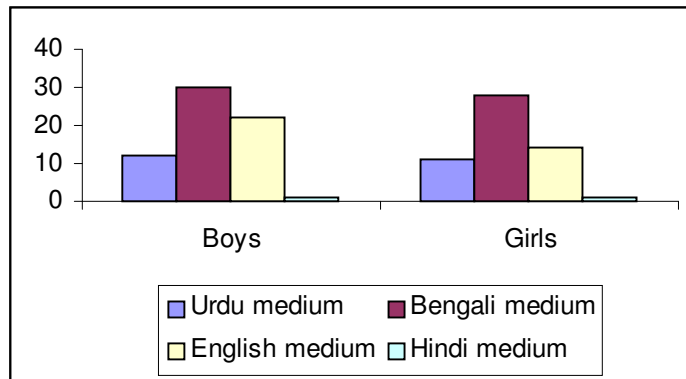


Figure 5: Distribution of Households Choosing English as Medium for Children

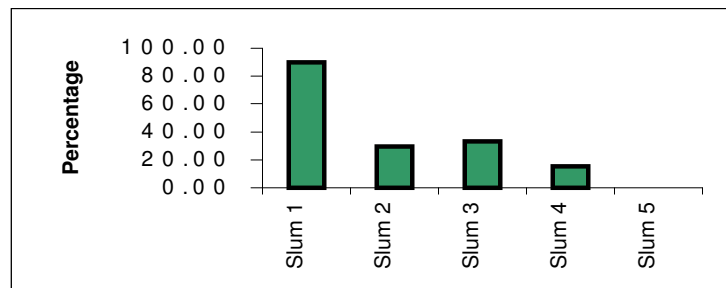
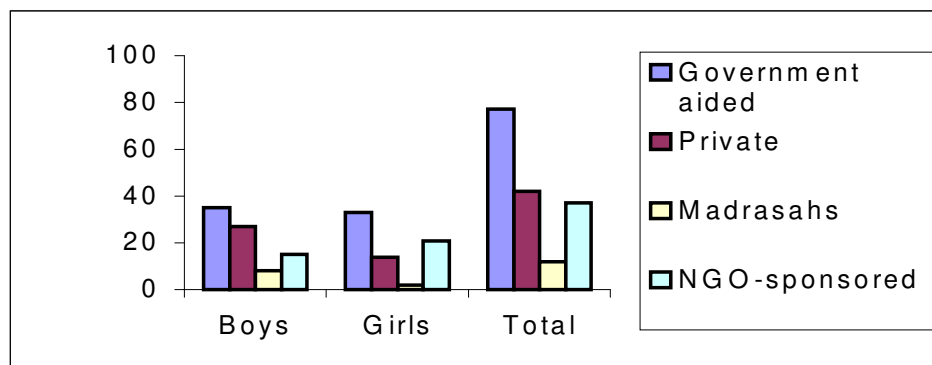


Figure 6: Distribution of Children by type of School and Gender



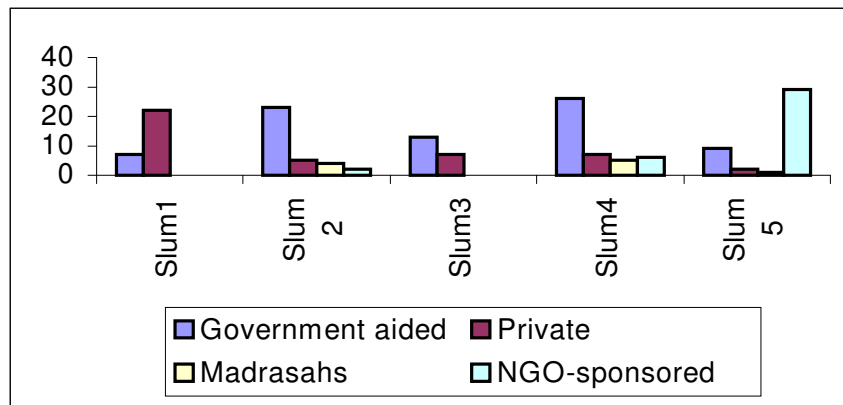


Figure 7: Distribution of Children according to Type of School – by Slum

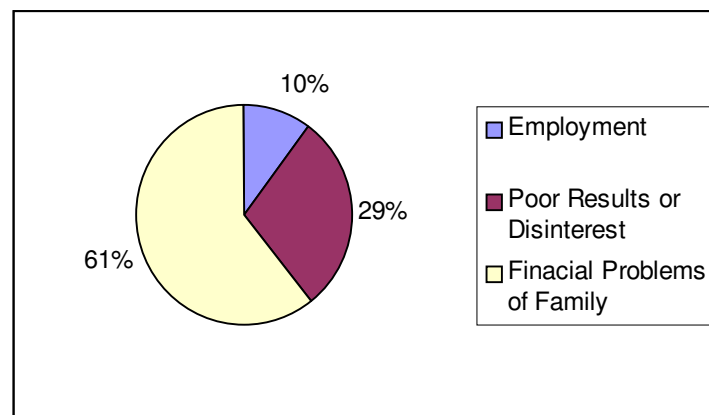


Figure 8: Reasons for Non-Enrolment or Dropout - Percentage

END NOTES

¹ Keller, S. & M. Zavalloni (1962) "Classe sociale, ambition et réussite". *Sociologie du Travail*, 4; pp. 1-14.

Ibid (1964) "Ambition and Social Class: A respecification". *Social Forces*, 43; pp. 38-70. Cited: Boudon (1978).

² One respondent worked for the Calcutta Tramways; several other inhabitants were engaged in private offices or in schools.

³ Unfortunately, children of our respondents do not perform as well in the educational arena as British working class children. This is because of high costs of education, absence of infrastructural support and pessimism regarding possible job openings.

⁴ The Times of India, 15 August, 1997 and Indian Express, 15 August, 1997, respectively. Cited in PROBE TEAM (1999), page 14.

⁵ The enrolment rate is defined as:

$$\frac{\text{Number of school going children}}{\text{Total number of children in family}} * 100$$

⁶ While these explanations are from Banerjee (1997) teachers in these areas expressed the same opinion.

⁷ Both parents played a role in 8.60% of the families – that is, in 68.82 families the mother had a role in education of the children. This is in contrast to 26.88% families, where only the father took educational decisions.

⁸ The mother may be working in a distant place or in a job with long and fixed hours. In many cases, desertion by her husband may mean that she has to take the responsibilities of her husband. In such cases also her working hours will coincide with that of a male worker.

⁹ During our visits to one of these schools, the filtered water also seemed to be a source of attraction to the children!

¹⁰ So long as lack of education of the groom is compensated by other characteristics like high income, secure job, etc.

¹¹ We have tested for difference using the Mann-Whitney U test and Kolmogorov-Smirnov Z tests.

¹² Assuming that a slum dweller works as a daily maidservant (*thike*) for Rs.300 per month, the monetary equivalent of this time cost is about Rs. 100 per month.

¹³ Although respondents argued that English was needed in their daily life, it is difficult to see why this is so. Their preference can be more correctly explained in terms of a snobbish perception that being able to speak English is an admirable trait as it implies that the person is 'smart'. As a result some respondents even tried to show off by replying in English. During interviews we found that respondents were better at spoken English than many post graduate

students. As a result some of them even tried to show off by replying in English. It can therefore be concluded that learning English is part of a process of 'sanskritisation'.

¹⁴ They have come from districts in West Bengal and outside West Bengal. In this context, it should be noted that there is a demand for Urdu *maulvis* in rural mosques and Madrasahs. So the decision to educate one's son in Madrasahs need not be related to religious fundamentalism but can be more easily explained in terms of economic motivation, viz. employment.

¹⁵ *Hafiz* literally means someone who has memorised the Koran by heart; *Alim* refers to a person with deeper knowledge about the Koran (about its pronunciation, meaning, etc.); *Maulana* is a person conversant in the fundamentals of Islam. In the Madrasah system they refer to degrees, with *Alim* and *Maulana* being more qualified persons, respectively.

¹⁶ Incidentally such pockets exist in other slum areas also. For instance, in Topsisia area, guides reported pockets where relatively affluent parents prefer to send their children to Lin Liang or Don Bosco school, despite the high cost.

¹⁷ See Annex B for details of such subsidy schemers. Incidentally, the financial costs of even NGO schools are not zero as stationery has to be purchased.

¹⁸ Gupta, M. & K.Voll (1999) "Child Labour in India: An exemplary case study", in K. Voll ed. *Against Child Labour: Indian and International Dimensions and Strategies*. Mosaic Books and Third Millennium Transparency, New Delhi. Cited: Subrahmaniam (2002).

¹⁹ Grote, U., A. Basu & D. Weinhold (1998) "Child Labour and the International Policy Debate: the education/child labour trade-off and the consequences of trade sanctions", ZEF Discussion Papers on Development Policy, Bonn. Cited: Subrahmaniam (2002).

²⁰ Grote, U., A. Basu & D. Weinhold (1998) "Child Labour and the International Policy Debate: the education/child labour trade-off and the consequences of trade sanctions", ZEF Discussion Papers on Development Policy, Bonn. Cited: Subrahmaniam (2002).

²¹ Gupta, M. & K.Voll (1999) "Child Labour in India: An exemplary case study", in K. Voll ed. *Against Child Labour: Indian and International Dimensions and Strategies*. Mosaic Books and Third Millennium Transparency, New Delhi. Cited: Subrahmaniam (2002).

²² Mehrotra (1995), on the other hand, argues that drop outs occur at an early stage before the children are capable of joining the work force. Cited: Bhatta (1998).

Mehrotra, N. (1995) *Why Poor Children Do Not attend Schools*, Dept. of Education, University of Chicago. Cited: Bhatta (1998).

²³ Niewenhuys, O. (1994) *Children's Lifeworlds: Gender, welfare and Labour in the Developing World*. Routledge, London and New York. Cited: Subrahmaniam (2002).

²⁴ Jeejbhoy, S. & S. Kulkarni (1998) *Demand for Children and Reproductive Motivation: Emperical observatiions from Rural Maharashtra*. In: S.N. Singh et al ed., *Population Transition in India*, BR Publishers, New Delhi. Cited in Bhatta (1998).

²⁵ Dinesh, B.M. (1988) *Economic Activities of Children: Dimensions, Causes and Consequences*. Dayal Publishers, New Delhi.

²⁶ Bhatta (1998) cites an unspecified study by Bashir (1994) that found in urban Tamil Nadu that girls work three times more than boys in urban areas. On an average, children spent 1-2 hours in household work.

²⁷ Our focus on primary education prevented us from studying this aspect. In a few cases we did find higher levels of attainment by girls, particularly in slum 1. However, our data is not systematic enough to arrive at any firm conclusion.

²⁸ Early marriage has been identified by many researchers as the most important constraint to female education (Karlekar, 2000; Sudarshan, 2000).

²⁹ If we regress ECOST on SGC and SGC², we get the following results:

$$\text{ECOST} = 139.42 + 195.69 \text{SGC} - 32.58 \text{SGC}^2$$

(1.675) (2.790) (-2.559)

$$R^2 = 0.05; \text{adj. } R^2 = 0.05; F = 3.89; \text{d.f.} = 99; n = 102.$$

Figures in parentheses are t-ratios. The positive sign of SGC and the negative sign of SGC² imply that the curve is positively sloped, but concave from below - so that ECOST will increase with SGC, but at a diminishing rate.