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**PRIMARY EDUCATION AMONG LOW INCOME MUSLIMS IN KOLKATA:  
SLUM DWELLERS OF PARK CIRCUS**

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## **Introduction to the Working Paper Series on Literacy and Primary Education**

The record of West Bengal on the elementary education and adult literacy front so far, by any reckoning, has not been spectacular. Almost thirty percent of the state's population remained illiterate at the beginning of the present century. A significant proportion of children, especially girls and those belonging to the underprivileged groups, either do not enroll in schools or drop out at an early stage. Although commendable efforts have been made by the government in recent years to spread elementary education among the masses, a great deal remains to be done to realize the goal of universal elementary education in West Bengal. In policy discussions mention is often made of various constraining factors, the empirical and analytical bases of which do not always seem very strong. However, it is now being increasingly perceived that the problem largely lies on the supply side – the low quality of education received in schools, inadequate post literacy and continuing education efforts, and so forth. In this background, it seems obvious that there is an urgent need for further investigation into the scenario of literacy and primary education in West Bengal.

We, at the Institute of Development Studies Kolkata (IDSK), devised a strategy to promote research in this specific area. We invited research proposals from young teachers, scholars and researchers, focusing on different aspects of literacy and primary education in West Bengal. Through a rigorous process of screening, ten proposals were selected and small research grants were offered to the researchers to carry out their proposed research. Professor Prabhat Datta and Dr. Dipankar Sinha of the Department of Political Science, Calcutta University, were in charge of research supervision, who were helped by the faculty of IDSK at various stages. The researchers also drew on the advice of a group of experts at various stages of their research, and all ten of them have completed their studies and submitted reports.

The problem of dropout at the primary stage, for good reason, has been the central theme in almost all the studies. Several studies have confirmed that the demand side problems, such as compulsions of work to supplement family income, are rather less serious than the supply side bottlenecks. Most parents from low-income households – literate or illiterate – do realize the value of education, and many of them spend a

very high proportion of their income on their children's education. Ironically, the high cost of 'free' education to poor families seems to be a major deterring factor – many children drop out because their parents cannot afford to pay for private tutors. In recent years various efforts have been made to improve the situation. Our researchers have found that Sishu Siksha Kendras (SSK) and the District Primary Education Programme (DPEP) have made some contribution in this regard, but the effort has to go further and embrace many dimensions that apparently lie outside the narrow domain of education.

We do not intend to summarise all the findings of the studies here. We feel that the results should be widely disseminated among the educationists, scholars, policy makers and others interested in the problems of illiteracy and primary education. With this aim we have planned this Working Paper Series. All the results will ultimately be put together and presented in a monograph in the near future.

***Amiya Kumar Bagchi***

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# PRIMARY EDUCATION AMONG LOW INCOME MUSLIMS IN KOLKATA : SLUM DWELLERS OF PARK CIRCUS

Zakir Husain\*

## Abstract

*The low level of literacy in 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, this research questions 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. The study also examines other facets of education-related 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.*

**Key words:** India, Kolkata, Primary education, Muslim, Child labour.

## INTRODUCTION

Two centuries ago, Muslims 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 numerically largest minority community, Muslims are economically, politically, socially and culturally backward. Low level of education is both a cause and a manifestation of this backwardness. The NSS has estimated that the literacy rate for Muslims living in urban areas is 69.8 percent compared to 79.8 percent for the total urban population, at the all-India level; for West Bengal, the figures are 66.6 and 82.2 percent, respectively (NSS, 2001). Another study

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(Chatterjee et al, 1999) found that 27.8 percent of Calcutta's Urdu speaking population was illiterate compared to the overall level of 10.6 percent.

Alternative explanations of inequalities in educational opportunity between different socio-economic classes have 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.<sup>1</sup> 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 differential costs and benefits of education faced by different social classes.
- [c] In addition to the different cost-benefit ratios of education, the social backgrounds of families generate 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) report that the teaching of middle class values in grammar schools would create conflict between the school and neighbourhood.

In the study an attempt has been made to use these explanations to examine education-related behaviour of Muslim slum dwellers and explain their low educational attainment. The discussion begins by stating the alternative explanations of the low level of education among Muslims. It will be followed by a description of the methodology of our work. Since the study is based on primary data, the socio-economic characteristics of the areas from which the data have been collected, have been spelt out. The next task has been to describe how low-income Muslims assess the benefits of education. Various aspects of education-related decisions, such as preferred medium of instruction, type of school chosen and reasons for such choice, and gender differences, etc. have been examined. This is followed by an examination of the relation between education and child labour - at home and in the labour market. The findings have been used to suggest suitable policy interventions.

### **ALTERNATIVE EXPLANATIONS OF LOW LITERACY LEVELS**

The explanations of differences in educational opportunities may be adapted to explain the low educational attainment of the Muslim community. These explanations offer two alternative hypotheses to explain the poor level of literacy amongst Muslims.

The common explanation offered for low educational attainment of Muslims points to the 'value system' characterising the 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 there is lack of women teachers), preference for religious education leading to dependence on Madrasahs are 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", their segregation from boys after puberty, early marriage, cost of dowry, and the realisation that benefits from education will go to the in-laws create 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 co-education as an evil." made by Muslim girls during interviews (Ruhela, 1998: 11).

In contrast, it can also be argued that Muslim parents do realise the value of education. However, the cost and benefits of educating Muslim children are different from those of other communities. For instance, a large proportion of the Muslim community belongs to the low-income group. As a result, they may find it difficult to finance the education of their children. In addition, Muslims may work in jobs lacking security, with variable income. The resulting uncertainties may result in reluctance to make long term investments in education. This is especially owing to the low expectation of economic returns from education in the labour market. Two features of the labour market are important in this context. First, the magnitude of unemployment implies that the probability of getting work is low. Second, 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 forfeiting returns from child labour or in unattended household chores may also become important in this context.

The cost-benefit calculations 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 come in conflict with attempts of a 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-group Muslims are not interested in education. In other words, it identifies the 'preference pattern' of Muslims themselves as being responsible for their low level of primary education. 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.

## **DATA SOURCES AND DESCRIPTION OF SURVEY SITES**

Our work is empirical in nature and relies on primary data. The primary data have been collected on the basis of a household survey of 100 slum dwellers in 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. This creates an incentive for dropping out. The Topsia belt, on the other hand, contains a number of 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.

## **SOCIO-ECONOMIC CHARACTERISTICS**

The respondents have been drawn from five slum areas. Each area has its unique features. At this point, it is interesting to note that while there are considerable economic and socio-cultural variations across slums, differences *within* slums are negligible. In other words, each slum area is homogenous. This has allowed the researcher 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.

**Table 1: 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        |
| -     | <b>All</b>                     | <b>Park Circus, Topsia</b> | <b>102</b>  | <b>2936.33</b>       | <b>7.11</b> | <b>2.52</b> |

In the following sections the location and the social, cultural and economic characteristics of these slums in more details are presented.

### **HIGH INCOME SLUMS**

Slum 1 is in the first category. It 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.<sup>2</sup> 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 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.<sup>3</sup> 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.

### **MEDIUM INCOME SLUMS**

Three medium income slums surveyed in Gorachand Road (behind Lady Brabourne College), Kasiabagan (to the south of Dilkhusa 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 Kolkata Municipal Corporation (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; it is brought from the KMC-installed taps. In the past few months even this supply has stopped in Gorachand Road. The only source of water is by the KMC trucks that supply it 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 poorly ventilated. 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 the inhabitants have mixed cultural orientations of West Bengal, and Bihar and Uttar Pradesh. They are bi-lingual, 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, which are 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. The investigation 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 would be seen later, 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.

### **LOW INCOME SLUM**

In the low and unstable income category falls the slum area 5. It 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 whatever job they get. Their average monthly income is about Rs.1800. Their residences are *jhupris*: temporary structures made of bamboo and mud. It was the only slum without access to electricity. Nor do they have water supply. Possession of assets is negligible. Only a few had cycles; none of them had the portable black-and-white TV sets commonly found in 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 are also common in this area, and generate petty crimes and even violence.

### **DEMAND FOR PRIMARY EDUCATION**

The statistics reported are based on surveys of slums in two zones: the Park Circus and Topsia belt. Further, there was no control group composed of Hindu slum dwellers. The results are therefore only suggestive and are intended to provoke a more exhaustive study.

### **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)"<sup>4</sup> Muslim households face the additional charge of having a bias against secular education and being hostile to the idea of educating their daughters.

The study however found that 100 Muslim parents (94.12per cent) were interested in educating their children – *irrespective of gender*. Only 1.81per cent said that education was important only for boys, and 4.07per cent held that education was unimportant.

### MOTIVATIONS UNDERLYING EDUCATION

Empirical studies (Bhatty, 1998; PROBE, 1999) report 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. The motivations underlying investment in education by the respondents of the present survey, however, are different.

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

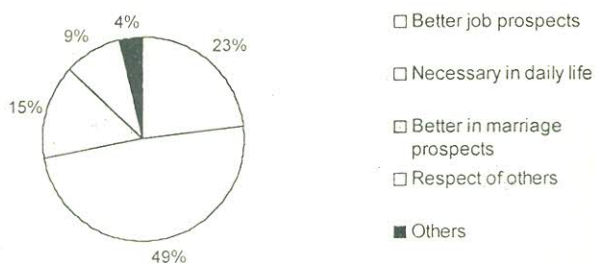


Figure 1 : Distribution of Motivations across Households to Educate Children - In Percentage Terms

Better employment prospects do not appear to be the dominant motivating factor underlying education-related decisions. 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. The respondents believe that there is a bias against Muslims in the job market, both in the private and public sectors. 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 prospect is also an important factor. This will be analysed subsequently.

## MOTIVATION : SLUM-WISE VARIATIONS

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

**Table 2: 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.

It has been 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 Topsia slum (Slum 4) improved marriage prospect appears to be an important incentive.

## ENROLMENT RATES

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.<sup>5</sup> This is quite high for a low income community in an underdeveloped country.

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

## **MARRIAGE AND EDUCATION**

An important factor that might influence decisions to educate children is the effect on marriage prospects. Literature on the theme points out that this is particularly important with respect to the girl child (PROBE, 1999). Education has both positive and negative impact on marriage prospects 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 larger dowry has to be paid, or a suitable groom may not be easily available.

The respondents believe that education would improve their child's marriage prospects – but it is treated as a subsidiary benefit of education, and does not appear to one of the dominant motives behind the decision to educate daughters or in the choice of school or medium of instruction. Interviews reveal 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 from educating male children are low. On the other hand, in Muslim societies marriage between low educated males and relatively highly educated females is acceptable;<sup>1</sup> 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 from educating daughters are higher. It has been pointed out that these returns do not serve the parents, but to the family into which the girl gets married; 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 off into a 'good' family. If so, 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 argue that education is more important for girls.

## **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 women members, and the tasks they perform there are by right exclusive to them. Within this limited sphere a woman is accorded respect and enjoys considerable power, stemming from the valuation placed on the role of mother and wife in Muslim communities. The study found that in 60 per cent of the families, the mother took decisions by herself, while in 8 per cent of the families she would share this responsibility with her husband. This occurred despite the low literacy rate amongst Muslim women.

Such trend is not unique to Muslim communities in the developing countries— they have also been observed in working class communities in developed countries. In their study of British working class children, Jackson & Marsden (1962) observe 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 remain 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 in 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.<sup>2</sup>

### EXPENDITURE ON EDUCATION

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

**Table 3: 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   |

## PER CAPITA EXPENDITURE PATTERNS

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

**Table 4: Composition of Monthly Expenditure on Education**

| Monthly School Fees      | NSS (1998)        |                         | Survey Findings      |                       |
|--------------------------|-------------------|-------------------------|----------------------|-----------------------|
|                          | India<br>(Rupees) | West Bengal<br>(Rupees) | Absolute<br>(Rupees) | Relative<br>(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                  |
| <b>Total Money Costs</b> | <b>247.25</b>     | <b>310.75</b>           | <b>238.98</b>        | 100.00                |

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. Tuition fees have been found to be much higher. 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 classes III to V 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 costs in terms of time— in the form of a sacrifice of leisure or work hours. Children may be taken to school by both parents, it is generally the mother who brings them back. 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.<sup>3</sup> This cost has led to an interesting practice. Some relatively well-off families hire a person (generally a woman of the locality) to fetch their children. Such persons may earn as much as Rs.200 per month for this job.

### COMPOSITION OF EXPENDITURE

Differences in demographic and economic characteristics of the slums may generate differences in the expenditure pattern. An attempt has been made to estimate 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 it is necessary to examine the type of school to which the children are admitted. This is examined in the following section.

**Table 5: 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         |
| <b>Total</b>            | <b>533.88</b> | <b>176.74</b> | <b>330.27</b> | <b>163.37</b> | <b>17.58</b> |
| No. of children         | 1.65          | 2.71          | 1.50          | 3.19          | 2.96         |
| <b>Education Budget</b> | <b>710.75</b> | <b>395.73</b> | <b>407.64</b> | <b>317.12</b> | <b>33.79</b> |

### 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.

#### MEDIUM OF INSTRUCTION

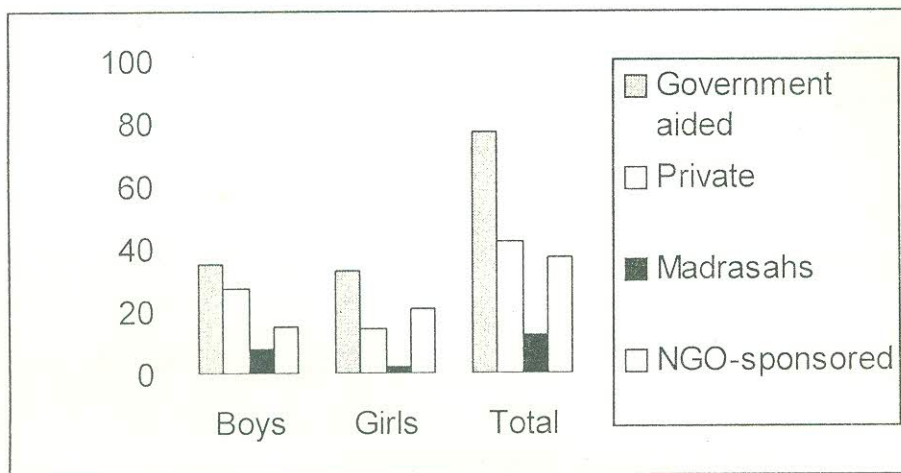
Unlike common belief, the common medium of instruction of Muslim slum dwellers is not always Urdu, but Bengali. A significant proportion of the household also opt for

English. This group is mainly from Slum 1 and reflects the aspiration to improve themselves culturally.<sup>4</sup> The choice of medium of instruction was found to be primarily dependent on the mother tongue. Respondents would say that medium of instruction chosen would enable the child to understand his/her lessons better. Though most of the slum dwellers are bi-lingual, 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.

### CHOICE OF EDUCATIONAL INSTITUTION

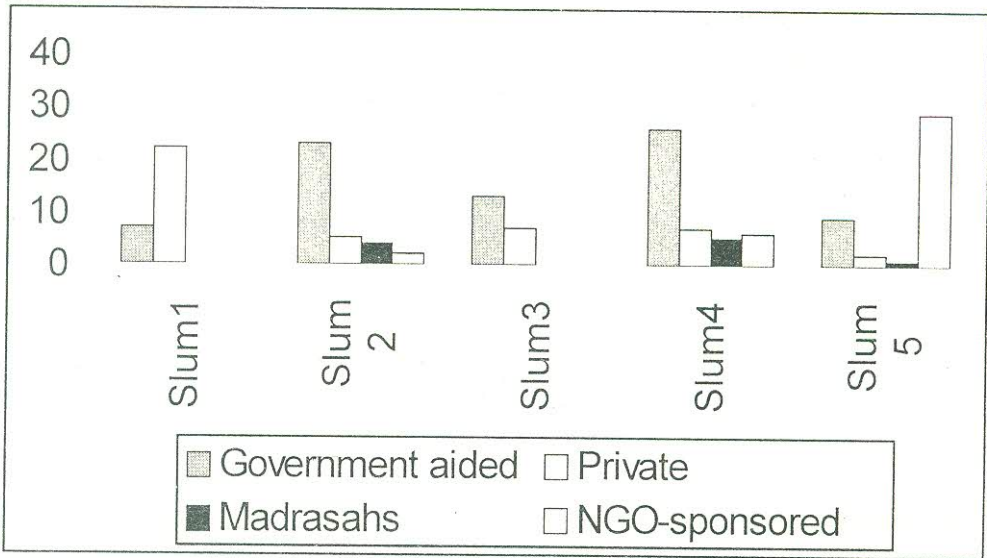
In our survey we found that parents preferred a wide variety of educational institutions. Government schools are commonly preferred, followed by private schools. There does not appear to be any discrimination between children on the basis of gender.

**Figure 2: Distribution of Children by type of School and Gender**



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.



**Figure 3: Distribution of Children according to Type of School – by Slum**

The preceding 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. It not only leads to higher school fees but also to increased expenditure on books (including stationery) and dress. 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.

