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# Socio-economic Factors Affecting School Continuation Among the Underprivileged Students in Bangladesh

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## Abstract

This article examines the effects of socio-economic factors on school continuation among underprivileged students in Bangladesh when the cost of schooling remains constant. Researchers followed a cohort of students from first through eighth grade to identify socioeconomic factors related to students who completed eighth grade and those who dropped out before reaching 8th grade. The school covered all necessary student expenses, including tuition fees, textbooks, uniforms, light meals, and other related study materials. Data collection involved a semi-structured questionnaire from students who continued through eighth grade (n=66), and information for students who discontinued their education before eighth grade was extracted from the schools' database (n=87). We analysed data using Fisher's exact test and binary logistic regression, with findings suggesting that, despite providing students with the cost of schooling, the retention rate remains lower (43.1%) than the dropout rate (56.9%). Various factors are responsible in this regard: the place of origin (OR: 4.84, 95% CI: 1.55-15.14), marital status (OR: 0.09, 95% CI: 0.01-0.90), mother's education (OR: 2.80, 95% CI: 1.01-7.80), family income (OR: 10.70, 95% CI: 3.50-32.68), living with both parents (OR: 0.10, 95% CI: 0.02-0.49), among other factors. Findings suggest that even if schooling costs remain constant, other socio-economic factors influence the dropout rate of underprivileged students. These findings are crucial for policymakers to comprehend the nature of dropout among children from underprivileged backgrounds in Bangladesh and other developing countries.

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## Introduction

Education is an important ingredient for the development of a country, and it contributes to developing skilled human resources and sustainable economic growth. However, one of the primary obstacles to achieving a nation's educational goals is dropout rates. Some students drop out without achieving a minimum level of skill.

Bangladesh is one of the most populous countries in the world. The government of Bangladesh is struggling to provide all the basic needs for its population. Education is an important ingredient for the development of a country, and it contributes to developing skilled human resources and sustainable economic growth. Bangladesh has seen significant changes in its education system after its independence in 1971. The country's school education system comprises three phases: primary schools, secondary

schools, and higher secondary schools (Mousumi & Kusakabe, 2021). Primary education covers children aged 6-10 years, while secondary education covers 11-17 years. Secondary education is divided into three stages: junior secondary (grades 6-8), secondary (grades 9-10), and higher secondary (grades 11-12). According to the Primary Education (Compulsory) Act of 1990, primary education up to Class 5 is compulsory in Bangladesh. Along with that, the government adopted the National Education Policy (2010), which established eighth-grade completion as a mandatory requirement for all students, regardless of their socioeconomic status, ethnicity, or physical or mental challenges.

Bangladesh has already achieved universal access and gender equality in primary education (Chowdhury & Synthia, 2020), resulting in a decreased dropout rate from 47.2% to 14.15% during the span of 2005–2021 (BANBEIS, 2021). The government has also committed to taking special measures for the backward classes or underprivileged students of the country, including the street children, to create a society free from illiteracy. As an outcome of the different strategies taken by the government, along with those of other non-governmental organizations, enrolment and retention rates have increased for both sexes. However, the number of children who complete eighth grade continues to be significantly lower. For instance, in 2021, the transition rate from the primary level to the secondary level was 93.53%, but the completion rate of secondary education was relatively low, at only 64.34% (BANBEIS, 2021). As a result, dropout rates remain a significant challenge in achieving the country's educational goals.

Poverty is one of the contributing factors to school dropout (Subrahmanayam, 2016). In pursuance of reducing poverty, the government of Bangladesh has been implementing various programs. Research suggests that education is a powerful tool that can break the cycle of poverty (Rahman, 2021). The government has established a standardized, mass-oriented, and universal education system, providing free and compulsory education to all children (Shohel, 2014) and it financially supports female students to reduce dropout (Rahman, 2021). Besides the government, non-governmental organizations are providing free education to underprivileged students. The government has also committed to taking special measures for the underprivileged students of the country to create a society free from illiteracy (Cameron, 2010; Hossen et al., 2018; Smita et al., 2020). Despite all the positive actions, dropouts pose a significant challenge to achieving the country's education goal (Rahman, 2021). The underprivileged students are particularly vulnerable to dropping out due to their financial problems (Biasutti & Concina, 2021).

Previous researchers used several approaches to study school dropout (Ali et al., 2021; Gaikwad et al., 2005; No et al., 2012; Sabates et al., 2013; Subrahmanayam, 2016). Researchers in these studies investigated the factors responsible for dropouts by interviewing dropout students, their parents, teachers, and relevant government and non-government professionals. Several studies in Bangladesh have also investigated this issue (Cameron, 2010; Rahman, 2021; Sabates et al., 2013; Sheikh et al., 2022; Zaman, 2014). The current study concentrates on a specific disadvantaged group, namely those with low household incomes, who are more susceptible to dropping out. Previous studies have conducted small-scale research on the causes of underprivileged children's dropouts (Hossen et al., 2018), but more extensive studies are necessary to understand the causative factors of these dropouts. Research revealed that parents' aspirations,

along with their ability and willingness to pay school fees and related costs, shape children's educational opportunities (Woodhead et al., 2013). In this context, the researchers selected underprivileged students who received all necessary schooling expenses, including tuition fees, textbooks, school uniforms, light meals, and other related study materials. Therefore, the cost of schooling remains a constant factor in this study. Unlike other studies (Ali et al., 2021; Farah & Upadhyay, 2017; Gaikwad et al., 2005; Hossen et al., 2018; Khan et al., 2017; Mohsin et al., 2004; Murphy-Graham et al., 2021; No et al., 2012; Sabates et al., 2013), this study hypothesized that if the cost of schooling remains constant, other socio-economic factors still influence the dropout rate of underprivileged students. In this study, researchers defined underprivileged children as children who reside in slums, facing socio-economic disadvantages, discrimination, and lack access to quality education, healthcare, and basic services, which make their lives challenging and often lead to child labour.

The overall research objective of this study is to examine the effects of socio-economic factors on school continuation among underprivileged children in Bangladesh when the cost of schooling remains constant. The overarching research question is, what are the causes of dropouts for underprivileged students when the cost of schooling remains constant? The findings of this study will help to understand the nature of the dropout of underprivileged students and give a comparative picture of students who continue their education to the secondary level (grades 9-10) and those who drop out before reaching grade 8. This research will enable policymakers to develop targeted policy interventions that address the key factors contributing to school dropouts.

## Causes of School Dropout

Numerous factors, including demographic and socioeconomic ones, contribute to student dropouts. Previous studies have reported a wide range of factors that affect students dropping out. The cost of schooling has the most significant effect on dropouts (Cameron, 2010; Gaikwad et al., 2005; Hoque et al., 2022; Hossen et al., 2018; Sabates et al., 2013). Low-income parents faced challenges in continuing their children's education (Hossen et al., 2018). Therefore, they engaged in income-generating activities. Students who engaged themselves in income-generating activities have a greater chance of dropping out (Cameron, 2010). There exist sex-specific school dropouts. The majority of school dropouts among female children are attributed to financial difficulties. Whenever parents face a financial problem, female children are the first ones to stop going to school (BBS, 2015). Furthermore, underprivileged female children frequently have to engage in household chores or income-generating activities, which can lead to poor school retention (Gaikwad et al., 2005; Khan et al., 2017). Conversely, when a family needs money, parents engage their male children in the labour force (Hossen et al., 2018; No et al., 2012). Therefore, both male and female students are equally likely to drop out (Hossen et al., 2018; No et al., 2012). However, Sabates et al. (2013) reported that gender influences school dropout, as the number of boys who dropped out was higher than that of girls.

Similarly, over-age students had a lowered possibility of study continuation because they had to share more responsibilities with their families (Sabates et al., 2013). Families with more members or more children are also susceptible to school discontinuation, as more members need more money for living expenses (Cameron,

2010; Hossen et al., 2018; Rahman, 2021). The education level of parents, particularly the mother's literacy level, significantly influences the retention of female students (Sabates et al., 2013). Children with unskilled fathers and illiterate mothers had a higher dropout rate (Gaikwad et al., 2005). Early marriage and other gender-based violence may also cause female students to drop out of school (Subrahmanayam, 2016).

Researchers proved in their studies that long-distance school creates negative motivation in school continuation and acts as a causative factor of dropout (Gaikwad et al., 2005; Khan et al., 2017; Zaman, 2014). Due to rural-urban migration, some of the underprivileged children who were previously going to school had to stop and start earning to meet the expenses of urban life (Cameron, 2010).

Dropout children have often shown poor academic performance (No et al., 2012; Sabates et al., 2013). Some of them join the labour force due to failure in the examination (BBS, 2015). Furthermore, when children's academic performance is not satisfactory, parents are reluctant to support their children's education (Gaikwad et al., 2005; Hossen et al., 2018). Research revealed that students at risk of dropping out attended school irregularly before their departure (Cameron, 2010; Sabates et al., 2013).

## Methods and Materials

We conducted this research in Dhaka, which is the capital of Bangladesh. Researchers selected study participants from a civil society-funded school in Rayerbazar, Dhaka. This school primarily enrols underprivileged children from nearby local communities. This school is an English version of a national curriculum-based school. The school enrols students in pre-primary grades and is committed to completing their studies up to the national secondary school certificate examination. During this period, they provide all necessary school materials, starting from the initial school enrolment and continuing until the completion of the secondary school examination.

### Study Design, Sample Selection and Data Processing

Researchers collected data using a semi-structured questionnaire, which was developed based on a comprehensive review of relevant literature (Cameron, 2010; Gaikwad et al., 2005; Hossen et al., 2018; Khan et al., 2017; Sabates et al., 2013; Subrahmanayam, 2016; Zaman, 2014). The study population comprised a cohort of students (N = 153) who enrolled in grade 1 in the same year. Face-to-face interviews included 66 students who were actively enrolled at the high school level at grade nine. The questionnaire, originally designed in English, was administered during these interviews. Researchers obtained relevant data from the school registers for students who had discontinued their studies (n = 87). All data were entered and analysed using the Statistical Package for the Social Sciences (SPSS), version 26.

### Variables and Model Specifications

Based on the literature review and availability of the data, factors such as the age of school entry, sex, place of origin, religion, number of children in the family, marital status, parent's education, parent's occupation, child labour, family income, main breadwinner, living with both parents, distance of school from house, grade repetition, migration, absentee rate in school, and academic performance were identified as factors affecting dropout. The dependent variable of the study is school continuation. This study

has categorized school continuation into two groups: (i) continuing study and (ii) not continuing study.

Bivariate and multivariate analyses have examined the influence of socio-demographic factors on a student's continuation. Fisher's exact test determines the strength of the association between an independent and dependent variable at the bivariate level. Researchers used a regression analysis to examine the net impact of socio-demographic characteristics (the independent variable) on school continuation (the dependent variable). Given the binary representation of the dependent variable (continuing study or not continuing education), logistic regression (Equation 1) serves as a suitable statistical method for our analysis (Stoltzfus, 2011; Zhang et al., 2018).

The logistic regression model included all the independent variables identified in the literature review. However, the empirical model finally included only 13 variables (Table 1) after testing multicollinearity problems using the correlation matrix among independent variables.

$$\ln\left(\frac{p}{1-p}\right) = \vec{X}\vec{\beta} + \varepsilon \quad (1)$$

Where:

p is the relative frequency of school continuation in the $i^{th}$ sample

X represents a vector of independent variables, which include the age of school entry, the respondent's sex, their place of origin, their marital status, their father's and mother's education, their participation in economic activities, their family's income, whether they are the primary breadwinners, whether they live with both parents, the distance of the school from their home in kilometres, their academic performance, and their school absenteeism.

The participation of respondents was voluntary. Researchers obtained informed consent from both the school authority and the respondents. We assured the authorities about the confidentiality of the data collected. Researchers informed the respondents that they could skip any part of the questionnaire if they felt uncomfortable answering.

## Results

Overall, 43.1% (n=66) of students continued their studies up to the minimum grade 8, and 56.9% (n=87) of students dropped out in different classes before completing grade 8 (Table 1). Table 1 presents the socio-demographic characteristics of students who continued with education and those who did not continue. The data shows that late-enrolled students (those who enrolled in a grade after the official age stipulated for admission to that grade) had a higher dropout rate (59.7%) compared to those who enrolled on time (those who enrolled at the officially designated age for a specific grade, such as 6 years at school entry). The percentage of male students who dropped out of school before completing the eighth grade was 57.7%, while the percentage of female students who did so was 56.0%. Only one-third (33.1%) of students originating from rural areas, i.e., migrant students, continued their studies up to 8th grade, against two-thirds (70.7%) of students of urban origin who continued their studies up to grade 8. Around 93.5% of respondents were unmarried.

The school dropout rate decreased from 66.7% among the students whose fathers had never been to any school to 42.9% of students whose fathers had primary or post-primary education. The school dropout rate increased to 68.3% of children of

**Table 1**

*Socio-demographic Characteristics of Respondents*

| Variables | Total (%) | Continuing school (%) | Not continuing school (%) | P value |
|---|---|---|---|---|
| Age of school entry | | | | |
| Enrolled timely | 76 (49.7) | 35 (46.1) | 41 (53.9) | *p*=0.516 |
| Enrolled late | 77 (50.3) | 31 (40.3) | 46 (59.7) | |
| Sex of respondent | | | | |
| Male | 78 (51) | 33 (42.3) | 45 (57.7) | *p*=0.871 |
| Female | 75 (49) | 33 (44.0) | 42 (56.0) | |
| Place of origin | | | | |
| Rural | 112 (73.2) | 37 (33.0) | 75 (67.0) | *p<0.001* |
| Urban | 41 (26.8) | 29 (70.7) | 12 (29.3) | |
| Marital status | | | | |
| Married | 10 (6.5) | 8 (80.0) | 2 (20.0) | *p*=0.02 |
| Never married | 143 (93.5) | 58 (40.6) | 85 (59.4) | |
| Father's education | | | | |
| No education | 90 (58.8) | 30 (33.3) | 60 (66.7) | *p*=0.005 |
| Primary and above | 63 (41.2) | 36 (57.1) | 27 (42.9) | |
| Mother's education | | | | |
| No education | 104 (68) | 33 (31.7) | 71 (68.3) | *p<0.001* |
| Primary and above | 94 (32) | 33 (67.3) | 16 (32.7) | |
| Participation in economic activity | | | | |
| Yes | 116 (75.8) | 46 (39.7) | 70 (60.3) | *p*=0.132 |
| No | 37 (24.2) | 20 (54.1) | 17 (45.9) | |
| Family income (USD) | | | | |
| $ 117.71 | 75 (49) | 17 (22.7) | 58 (77.3) | *p<0.001* |
| $ 117.72 and above | 78 (51) | 49 (62.8) | 29 (37.2) | |
| Main breadwinners | | | | |
| Father | 110 (71.9) | 38 (34.5) | 72 (65.5) | *p*=<0.001 |
| Mother/other member | 43 (28.1) | 28 (65.1) | 15 (34.9) | |
| Living with both parents | | | | |
| Yes | 123 (80.4) | 44 (35.8) | 79 (64.2) | *p<0.001* |
| No | 30 (19.6) | 22 (73.3) | 8 (26.7) | |
| Distance of school from home | | | | |
| 0-0.5 km | 13 (8.5) | 56 (40.0) | 84 (60.0) | *p*=0.017 |
| More than 0.5 km | 140 (91.5) | 10 (76.9) | 3 (23.1) | |
| Academic performance | | | | |
| Good | 113 (73.9) | 48 (42.5) | 65 (57.5) | *p*=0.853 |
| Poor | 40 (26.1) | 18 (45.0) | 22 (55.0) | |
| School absenteeism | | | | |
| Absent | 49 (32) | 20 (40.8) | 29 (59.2) | *p*=0.729 |
| Never absent | 104 (68) | 46 (44.2) | 58 (55.8) | |

*Note*: *Fisher's exact test determines the P value*

1 USD 84.95 BDT (as of March 2020, Bangladesh Bank)

Source: Survey, 2020

mothers who never received any formal education, but it decreased to 32.7% of children of mothers who received primary and/or post-primary education.

The results found that 39.7% of the students who participated in income-generating activities continued their studies, while 60.3% did not. The school continuation rate rises from 22.7% among students with a household income of $117.71 and below (10,000 BDT, 1 USD = 84.95 BDT) to 62.8% among students with $117.72 (10,001 BDT) and above household income. Students whose fathers were primary breadwinners had a higher rate of dropping out of school, which was 65.5%, compared to students whose mothers/other members were the primary breadwinners, who had a lower rate of 34.9%. Approximately 64.2% of students who lived with both of their parents discontinued school, while only 26.7% of students who did not live with both of their parents discontinued school. The school discontinuation rate was highest (60%) among those who live within the shortest proximity (0-0.5 km) of the school. According to the findings, 57.5% of students who achieved academic success discontinued their studies. Fifty-five percent of students who performed below average academically did not continue their education. The percentage of students continuing in school decreased from 44.2% among those who never remained absent to 40.8% among students who remained absent from school only once or twice a week. However, academic performance and school absenteeism were not statistically significant at the bivariate level.

adopted a binary logistic regression technique to determine the factors associated with school continuation. Table 2 shows the associations between socio-demographic factors (independent variables) and school continuation (dependent variable). The age of school enrolment and school continuation did not show any significant correlation (OR: 1.65, 95% CI: 0.64-4.25, $p$ = .301). Similarly, student sex did not influence their school continuation (OR: 1.21, 95% CI = 0.46-3.20, $p$ = .699). The school continuation rate was higher for students of urban origin compared to those of rural origin, and the association was statistically significant (OR: 4.84, 95% CI = 1.55-15.14, p = .006). Surprisingly, unmarried students were less likely to continue school than married students (OR: 0.09, 95% CI = 0.01-0.90, $p$ = .041). A mother's level of education showed a significant positive association with school continuation (OR: 2.80, 95% CI = 1.01-7.80, $p$ = .049), while the father's education level was not significantly associated (OR: 1.21, 95% CI = 0.43-3.47, $p$ = .716). Family income and school continuation showed a significant positive association, indicating that higher income family increases the likelihood of school continuation (OR: 10.70, 95% CI = 3.50-32.68, $p$<0.001). However, we found no statistically significant association between participation in income-generating activities and the main breadwinner with school continuation (OR: 0.34, 95% CI = 0.10-1.12, $p$ = .076).

Students' living arrangements showed a negative correlation with the school continuing (OR: 0.10, 95% CI = 0.02-0.49, $p$ = .005). Other factors such as the distance from home to school (OR: 0.29, 95% CI = 0.06-1.49, $p$ = .138), academic performance (OR: 1.30, 95% CI = 0.46-3.69, $p$= 0.626), and school absenteeism (OR: 0.68, 95% CI = 0.25-1.88, $p$= 0.463) did not show any significant correlations with school continuation.

**Table 2**

*Socio-economic Factors Affecting School Continuation*

| Variables | Beta (β) | Std. Error | Sig. | Exp(β) [95% C.I. for EXP(β)] |
|---|---|---|---|---|
| Age of school entry [enrolled timely=1; enrolled late=0] | .50 | .48 | .301 | 1.65 [0.64, 4.25] |
| Sex of respondent [female=1; male=0] | .19 | .50 | .699 | 1.21 [0.46, 3.20] |
| Place of origin [urban=1; rural=0] | 1.58** | .58 | .007 | 4.84 [1.55, 15.14] |
| Marital status [never married=1, married=0] | -2.38* | 1.16 | .041 | 0.09 [0.01, 0.90] |
| Father's education [primary and above=1; no education=0] | .19 | .54 | .717 | 1.21 [0.43, 3.47] |
| Mother's education [primary and above=1; no education=0] | 1.03* | .52 | .049 | 2.80 [1.01, 7.80] |
| Participation in economic activity [yes=1; no=0] | -1.08 | .61 | .076 | 0.34 [0.10, 1.12] |
| Family income [$117.72 and above=1; $ 117.71=0] | 2.37*** | .57 | .000 | 10.70 [3.50, 32.68] |
| Main breadwinners [father=1; mother/other=0] | -.77 | .64 | .226 | 0.46 [0.13, 1.61] |
| Living with both parents [yes=1; no=0] | -2.33** | .83 | .005 | 0.10 [0.02, 0.49] |
| Distance of school from home (in km) [0-0.5 km=1; more than 0.5 km=0] | -1.23 | .83 | .138 | 0.29 [0.06, 1.49] |
| Academic performance [good=1; poor=0] | .26 | .53 | .626 | 1.30 [0.46, 3.69] |
| School absenteeism [never absent=1; absent=0] | -.38 | .52 | .463 | 0.68 [0.25, 1.88] |
| Constant | 3.94* | 1.65 | .017 | 51.55 |

*Note*: Dependent variable: Continuing study=1, not continuing study=0.

*$p$< .05; **$p$< 0.01; ***$p$< .001

SE= Standard Error; CI= Confidence interval

Source: Author's calculations based on survey, 2020

## Discussion

A student's decision to drop out of school is a complex issue that depends on multiple factors. This study aimed to examine the school continuation rate while keeping schooling expenses constant, a factor considered to be the initiative in reducing dropout rates. The findings revealed that various socio-demographic factors emerged as significant determinants of school continuation. These factors include the students' place

of origin, marital status, mother's level of education, family income, and whether the students live with both parents.

Existing literature suggests that students who enrol timely have a higher school retention rate than students who enrol late (No et al., 2012; Sabates et al., 2013). However, this study's findings differ from those of previous studies conducted in Bangladesh (Rahman, 2021; Sabates et al., 2013) and Cambodia (No et al., 2012), which reported a lower likelihood of continued education among older students. This may be because both groups of students (enrolled timely vs. enrolled late) get all the necessary support from the school.

The findings indicate that school dropout rates for male and female students were nearly equal. In a patriarchal society such as Bangladesh, girls' education receives limited attention. Underprivileged families expect girls to marry early, contribute to domestic chores, and care for their siblings, to free mothers to engage in economic activities outside the home. These study findings do not align with the existing research conducted in different contexts (Hossen et al., 2018; No et al., 2012; Rahman, 2021; Sabates et al., 2013) in different countries. The fact that both male and female students receive all the necessary support, including study materials and tuition waivers, could explain the similar school continuation rates for both genders. This support could have an equalizing effect on the school retention rate for gender disparities.

Our study revealed that students born in urban areas were less likely to drop out of school than those from rural areas. These findings are consistent with the existing literature conducted in Thailand (Nicaise et al., 2000). The families originating from rural areas settle in temporary and unhealthy urban slums with no permanent jobs. Most of the time, they work as day labourers and face significant economic challenges. Their main concern is how to best meet daily living expenses, not their children's education. Families often expect their children to assist with financial stability. Therefore, there is no conducive environment for education at home. Providing free study materials may not be the only solution to address school dropouts in this context. However, students from long-term urban families also face financial crises and other related issues. Their parents had a greater understanding of the value of education in navigating the challenges of urban life, and they were likely to experience less economic and social stress. Therefore, they encourage their children to pursue higher education.

Although previous evidence showed marital status and school dropout being positively correlated (Sekine & Hodgkin, 2017), our study revealed that unmarried students were less likely to continue school than married students. However, this study cannot meaningfully test and interpret this finding, as there were only a few married cases (n = 10) compared to the unmarried, with over 95% of the participants having never entered marriage.

Mother's education also significantly influenced school continuation. The higher the mother's level of education, the lower the school discontinuation rate. This is because mothers typically spend more time at home with their children than fathers. Our study findings are consistent with previous studies (Dahal et al., 2023; No et al., 2012; Sabates et al., 2013), which found that educated parents tend to place a higher value on education compared to those with little or no formal education.

Participation in income-generating activities reduces time from studies and school continuation. Therefore, students engaged in income-generating activities had a

higher likelihood of dropping out of school compared to those who did not engage in any form of income-generating work. The findings of our study support those of existing studies (Cameron, 2010; Gaikwad et al., 2005; Khan et al., 2017; No et al., 2012).

Family income is a major cause of student dropouts. The data from this study identified that the higher the household income is associated with the lower the discontinuation rate. The findings of this study are in agreement with the results of other studies conducted in Bangladesh (Hossen et al., 2018; Sabates et al., 2013). Although the study population has received all the study-related support from the school authority, families still have other obligations in life, such as home rent, food, and healthcare. Due to the limited household income, their parents find it challenging to manage all their expenses, leading them to drop out of school to cover other household expenses (Lee & Hwang, 2016). Furthermore, poor parents may consider education less important in the context of Bangladesh because the benefits of education (e.g., jobs) may not be available immediately after completion of schooling. There is also a hidden cost of education in Bangladesh. Private coaching has become a customary practice in Bangladeshi society. Teachers often lack interest in completing their curriculum in the classroom, but the school teachers teach the full lessons in private coaching classes, for which students have to pay the tutor fee. So, the ability to afford the cost of private coaching classes also relates to the household income, which influences the student's retention.

Research suggested that school continuation was higher for students whose mothers were engaged in economic activities (Bajracharya, 2010). This is because working mothers tend to spend relatively more money, compared to their husbands or other relatives, on their children's health, nutrition, and education. The data gathered in this study support previous studies conducted in various countries that reported a higher school continuation rate among children whose mothers are the principal breadwinners (Bajracharya, 2010; Subrahmanayam, 2016).

The findings of our study suggested that students living with both parents were more likely to drop out (35.8%) of school compared to students who live under other arrangements (73.3%). Existing literature (Sabates et al., 2013) reported that students who did not live with their parents were more likely to drop out of school compared to students who live with their parents. We further explored the reason by discussing this issue with the school management. The school was an English-medium school. Parents, accustomed to the national curriculum system, noticed their children were following a different curriculum after enrolment. They did not understand the English-medium system (e.g., A-level, O-level) and felt insecure about it. So, parents decided not to send their children to this school. This could potentially be a factor to the initial dropout rate. The school management committee then changed the curriculum to an English version system instead of the English medium system. These findings indicate that governments and donor agencies must engage parents in planning, designing, monitoring, and evaluating school projects to ensure their sustainability.

The distance between school and home plays a significant role in school continuation, particularly among economically disadvantaged families. Long distances may raise the parents' concerns about being unsafe to school for their children, particularly female children. So, as the distance increases, the discontinuation rate in school also increases. However, the present study data did not support this, as the highest school discontinuation rate (60%) occurred among those who live within the

shortest proximity (0-0.5 km) of the school. Our findings contradict the findings of previous studies (Gaikwad et al., 2005; Khan et al., 2017; Rahman, 2021; Zaman, 2014), which has shown that children in the closest areas often drop out due to the long distance between school and home. This could be due to the fact that all students, irrespective of their distance from the school, receive their educational expenses.

A prolonged absence from school is a sign of discontinuation. The higher the absenteeism from the school, the higher the school discontinuation (Cameron, 2010; Khan et al., 2017). This is not, however, unequivocally supported by the data collected in the present study, which shows an irregular pattern of relationships between absenteeism from school and school discontinuation. This may be due to sampling fluctuations.

School continuation rises with academic performance. Students with excellent academic performance are more likely to continue their studies than their counterparts with poor performance. However, the data of the present study do not support the existing findings (No et al., 2012; Sabates et al., 2013). This discrepancy could be due to the school authorities continuing to cover all the necessary expenses for their studies, irrespective of their academic performance.

This study has some limitations. The data was collected from an NGO school in an urban area of Bangladesh, so the causes of school dropouts among underprivileged students cannot be generalized to the whole country. Researchers also welcome further research by collecting data from various urban and rural areas, government and non-government schools, madrasahs (which focus on Islamic culture and education), polytechnic schools, and other institutions to better understand the root factors of school dropout in Bangladesh.

## Conclusion

Numerous factors contribute to student dropout rates. This study explored the effects of socio-economic factors on school continuation among underprivileged students while keeping the cost of schooling constant. The literature review on school continuation confirms that children from underprivileged backgrounds require financial aid and other forms of support to continue their education. Researchers tested this hypothesis on a group of underprivileged households in urban Bangladesh, comparing those who continued their studies to grade 8 and those who dropped out before then. This indicates that, despite receiving all the necessary financial support for schooling, students, at least in this current study, are dropping out. This suggests that there could be other significant factors influencing school continuation beyond the cost of education.

## Recommendations

This study provides valuable recommendations to reduce school dropouts. These findings call for policy action to bridge the rural-urban divide in educational opportunities and provide advocacy support to promote the value of education in both rural and urban areas, with a particular emphasis on more aggressively in rural areas. The government should implement stronger policies to increase the purchasing power parity of slum dwellers and improve their living conditions. In addition, the government should develop a strategy to reintegrate the students who are engaged in income-generating activities. Special training and skill development programs can be a way to include them as human resources rather than a social burden. Given that many

parents lack literacy skills, they often fail to recognize the financial benefits of continuing their children's education. A teacher-parent meeting can make them aware and understand the importance of education. Finally, to assess student dropouts, we recommend that authorities gather quality data, enabling the government to identify the gaps and make necessary investments to ensure universal access to education.

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