

SOCIOECONOMIC FACTORS AFFECTING URBAN UNDERPRIVILEGED, CHILDREN IN AVAILING EDUCATION: A CASE OF BAHADURGARH CITY

Shivani

¹Assistant professor in commerce Department at Tika Ram girls college, Sonepat

Suman Devi

²Assistant professor at Ansal University **Abstract**

SSA 'Sarva Shiksha Abhiyan', is a programme to provide free & compulsory elementary education to children within the age group of 6 years to 14 years. Although after the inception of District Primary Education Programme (DPEP) and Sarva Shiksha Abhiyan (SSA), tremendous work has been done in this direction. The number of dropout of school children's has also reduced. So we can now say that sufficient improvements have been done in the field of infrastructure development. deployment of trained teachers, providing free text books/workbooks, stationery, uniform etc., still we see that the dropout rates and the number of out of school children in some particular type of areas including urban slums. and habitations near industrial establishments. In India, urban areas are having better educational facilities as compared to rural areas but still enrolment rate in the rural areas is gradually improving yet number of schooling deprived children in urban localities is increasing alarmingly. Basically, those children who are beggars, rag pickers or living without the protection of adults, are hardly getting any type of education (Formal/Non-Formal). Because they are not able to afford high cost elite schools to get their children admitted.

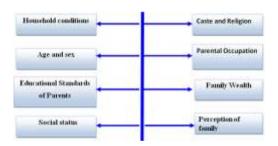
This research paper focuses on socio economic conditions that deprived the children's from the education particularly in urban area (Bahadurgarh City). As well as explained that how and up to what extent these socio economic factors are responsible for the lowering level of education of children age group 6 to 14 years.

Keywords: Urban deprived children (UDC), Education, Poverty, Insecurity

Introduction

As the children constitute principal assets of any country. Children's development is as important as the development of material resources and the best way to develop national human resources is to take care of children. India has the highest number of children in the world. The total population of India as recorded by Census 2011 is 1.2 Billion. Approximately 38.63% of the nation's population is children.

Socio economic conditions or parameters are responsible for the decreasing participation of children's in education. These socio economic conditions deprive children from education are:



This study is based on socio economic conditions of educationally deprived children's in urban areas that is Bahadurgarh City. The study is conducted in Bahadurgarh city various areas namely as Line Paar Shankar, Indira market on west Jua Drain, Near Peer Sayyad on Jhajjar Road, Opposite Devilal Park On Delhi Road, Kabir Basti Opp. Civil Hospital, Hanuman Mandir Najafgarh Road, Raniit Colony, Sankol Village, Along With Drain 2.5 km stretch, Old Industrial Area. When the number of the UDC- BRW were ascertained. the number comes as high as 753. For the purpose of survey, only 124 children as well as their parents/guardians were contacted. Each of these children and their parents/quardians

were asked to answer the questions contained in the questionnaire and then the inferences were drawn on the basis of the percentage of responses.

As per government report in Bahadurgrah city total numbers of schools are 175. But dropout

rate of students are much higher as compared to other cities. So this paper finds out the main socio economic cause of students dropout rate

Table-1. No. of Govt. Primary and Upper Primary Schools

Sr. No.	Block	Primary Schools	Middle	High School	Sec. Sr. School	Total
			School			
1	Bahadurgarh	102	12	25	36	175
2	Beri	48	11	07	19	85
3	Jhajjar	95	11	13	26	145
4	Matanhail	49	11	04	21	85
5	Salhawas	44	12	04	15	75
	G. Total	338	57	53	117	565

Source: D.P.C. Office, Jhajjar. Dropout rate: 100 – Retention Rate

Table-2 Dropout rate (Primary) 2015-2016

Sr. No.	Name of Block	Boys	Girls	Total
1.	Bahadurgarh	8.83	5.22	7.03
2.	Beri	6.25	4.12	5.15
3.	Jhajjar	7.80	5.10	6.42
4.	Matanheil	4.55	0.70	2.61
5.	Salhawas	5.05	2.85	3.92

Source: D.P.C. Office, Jhajjar.

Table- 3 Category wise count and percentage of children

			Se	x of Child		Total
			Gi	irl	Boy	Total
Category of	f Begg	ar Count	16		26	42
		% of ⁻	Total 12.	.9%	21.0%	33.9%
Child	Rag	Count	24		44	68
		% of ⁻	Total 19.	4%	35.5%	54.8%
	CWA	P Count	2		12	14
		% of ⁻	Total 1.6	1%	9.7%	11.3%
Total		Count	42		82	124
		% of ⁻	Total 33.	.9%	66.1%	100.0%

Shivani and Suman Devi



The table 3 exhibits the total number of children covered in the survey and category wise distribution. Out of total 124 children who do not go to schools, 33.9 percent found to be beggars, 54.8% are rag pickers and rest 11.3% falls in category of children without adult protection. A further investigation of data reveals that out of total children surveyed 66.1% found to boys and rest 33.9% are girls. This means boys are as much as twice of girls in count of underprivileged children the selected city. Category wise beggars constitute 33.9%, Rag-pickers 54.8% and CWAP 11.3%, this indicates rag- pickers are more than half of these children.

Review Of Literature

Various studies have been done in different parts of India to find out socio-economic condition of deprived children, including beggars and the children living in urban areas without the protection of adults.

- National Institute of Advanced Studies (2002) This study was based on the poor conditions of urban children's due to which they left deprived from education. The study concludes explained that in VAHANA NAGARA A slum city in Bangalore Registered a literacy level. The literacy level in urban area is decreasing. The reasons of decreasing education level were family status, illiteracy of parents, earning compulsions etc.
- Yuko Tsujita (2009) the study explained the education status of living in Delhi. Children for this study were selected of age group 5-14 year living in slum area of Delhi. It was found that the attendance ratio of these children's were too low in comparison to the children's living in non slum area. The major constraints behind this were perception of their parents about educational and financial conditions of their families.
- Ahmand Kainuwa (2013): The study focused on the effect of socio economic status and parents' education level on their children's education level. The study examines the role

of parents socio-economic status on their children's and suggested parents how to overcome personnel and economic challenges. The socio economic status includes family income, parental education level, parents occupation, social status in community such as contacts within the community, group association, community perception etc. it was observed that the family income is much important for children's educational level specially girl child.

- Abhishek Kumar and Divya Kumari (2014) the study examined the trends and pattern in inequality in under nutritional children's of age 3-14 year due to the socio economic conditions. Socio-economic predictors includes household wealth, mother education etc. it was explained that these socio economic conditions are responsible up to some extent. For childhood malnutrition in Urban India over the last two decades.
- Dare Akerele (2015): The purpose of this paper is to examine poverty situations among urban households in Ekiti State, Nigeria with emphasis on household socioeconomic characteristics and their associated influence on poverty. The study found that 41.0 percent of the households covered by the study were poor and would have to mobilize financial resources up to 45.0 percent of 1 US Dollar (N130) per day (for each household member) to be able to escape poverty. The incidence and depth were higher among female headed households with values 0.26 and 0.43, respectively. Dependency ratio, household assets and educational status of household head, among others, are socio-economic factors influencing the poverty.
- B.G. Singh (2013): Conducted a research on urban deprived children to know the factor influencing the drop out situation and to find out their family conditions, school environment etc. The study was conducted in Raipur, Chattisgarh. All the students learning in class I to VI were also selected to know the dropout factors. It was found that mainstreamed



dropout and school dropout also resulted that behind their dropout conditions their family environment were more responsible. Family environment includes income of the family, abusive nature of parents, and demotivation by parents.

- Jean Christophe, Nyovani (2011) Explained that there was a significant role of family income on the child growth in urban deprived cities and the effect of the same (family income) on child's development. It was also found that the parents income level was much responsible except the mothers parity, household size, child sex, locality etc.
- Subhadarsani Swaina (2014): Conducted a study to examine the socio economic conditions of family on child labour in Rourkela, Odisha. Study was conducted to know the socio economic conditions that compel children for child labour and also suggested to introduce some educational programs and necessary facilities that can reduce this problem. The most responsible factor for child labour was educational level of parents, poverty, homelessness, inadequate law.
- Public Health Wale's Observatory (2010) The study explained that social inequalities in child hood cause the poor health conditions, lack of education facilities and further economic conditions also. The study was conducted in south wale's valley in UK. The socio economic factors responsible for poor health conditions of children were income of the family, status of parent's education and living surroundings.
- International journal of social economics (2012) highlighted the role of households' socio economic factors towards achieving enduring poverty interventions especially among urban households in Nigeria. These factors among others have been identified by development practitioners in developing countries as a variable. This variable can be social status, income of family, surroundings and migration also.

• Khandelwal Ashok, Raj Nikhil (1998): The study was based on the child labour working in the sports goods industry, Jalandhar. The objective of the study was to know the incidents and working conditions of those child labours. The sample was of 1292 households engaged in the same work. 50 percent was drawn from nearby area. An establishment survey had conducted. Out of the sample size 40 percent were illiterates and 10 percent had matric passed. Around three fourth of families had five to fourteen years children working or school going. It was found that most of them were suffering from joint pain, backaches, almost 60 percent were health problem more in urban area in comparison to rural area.

Objective:

- To ascertain the population of urban deprived children (UDC) in urban limits of Bahadurgarh City.
- To find out the reasons abstaining UDC going to join schools.

Hypotheses

To achieve the objectives of the study following hypotheses are formulated regarding responses of children belonging to the three categories i.e. Beggars, Rag-pickers, Children without adult protection:

H₀₁ There is no significant difference in opinion of the three categories of children regarding poverty as a reason abstaining from education.

 H_{02} There is no significant difference in opinion of the three categories of children regarding insecurity as a reason abstaining from education.

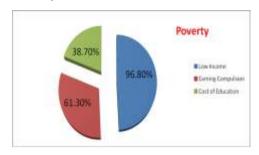
Research Design

Socio-economic factors affecting urban deprived children in availing education

When reasons of not attending the school by theses children were explored, the major reasons behind were revealed as:



Poverty

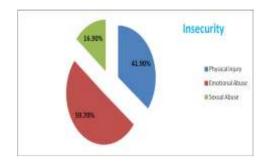


- Earning Compulsion: The main reason of not going to school is earned money for their families whatever they earn they spent on their essential needs like food cloth shelter etc. Though families' poor financial conditions force them to earn money instead of going school.
- Direct and Indirect Costs of Education: Most of studies on "poverty-education linkage" have identified direct and indirect costs of schooling as important factors for school attendance and dropout. As to the direct cost, household poverty restrains parents from sending their children to school as they are not able to cover expenses of stationeries books, school uniform and transportation. The indirect costs of schooling include the forgoing child labour inputs for household's
- The present study has also revealed that out of 105 poor families 38 respondents (36%) said that they cannot bear the allied costs of education even if education is free.
- Low Family Income: No doubt that due to low family income these children's cannot go to school. There is a strong relationship between family income and school success of these children's

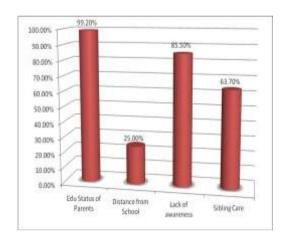
Insecurity: During the study it has been observed that these low income groups are not left their children alone at their home specially girl child. They kept their children with them always even at their work place more ever some of the parents prefer to take them along due to the security concerns hence we can say that one of the reason of these drop out

children's or not going to school is security concerns in this area

- Physical Injury
- Emotional Abuse
- Sexual Abuse



Other Reasons



- Distance from School: During this study, found that the main reason of dropout/not going to school is distance from school. Most of the respondents feel it unsafe to send their child to far off schools without some escort/transport facility. To afford transport facilities they need more money to spend.
- Lack of Knowledge: Most of the families in this study belong to weaker section and they are unaware altogether of provisions or RTE Act. They do not know that they have the right to send their children to school under 25% quotas and up to 8th class without any cost. Theymake the reason non availability of



money for not going their children's to school even the government assured so many times awareness programs but nothing has been done so far.

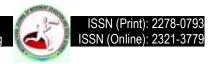
- Educational Status of Parents/Guardians: No doubt that the educational status of parents has a great effect on the schooling of their child. If the parents are not literate they will not provide a positive guide lines to their child.
- Sibling Care/Household work: It has also been discussed & accepted in the CABE Committee Report on Girl's Education & Common School System (held in June 2005.
- at Committee Room, 1st Floor, Zakir Hussain Block, NCERT, New Delhi) that involvement of girls in household work & sibling care is a factor responsible for the low enrolment and high dropout rates of girls in elementary education.
- In many studies it has been observed that the %age of girls not attending any formal school due only to their engagement in taking care of the younger children at home.

These obstacles can be enlisted which restricts the urban poor children from getting mainstreamed for education:-Table-4

Poverty						
Low Income	Highly potent reason					
Earning Compulsion	Moderately potent factor / Out come of the 1st factor					
Cost of Education	Moderately potent factor / Out come of the 1st factor					
	Insecurity					
Physical Injury	Moderately Potent factor					
Emotional abuse	Moderately Potent factor					
Sexual abuse	Highly Potent factor					
	Other Reasons					
Educational Status of parents	Highly Potent Factor					
Distance from School	Less Potent Factor					
Lack Of awareness	Moderate to High					
Sibling Care	Moderate to High					

The above list tabulated the factors which are responsible for keeping the urban children away from the mainstream education, as per the potentiality of the various factors on the basis of the percentage of the responses recorded during the survey. The study has revealed that the Poverty is the root cause of all other factors that affect the chances of urban poor children from getting enrolled in the schools.

Shivani and Suman Devi



Hypotheses Testing

Table-5 ANOVA

	_	=	-	Sum of		Mean		
				Squares	Df	Square	F	Sig.
Poverty- Low	Between	(Combin	ned)	.195	2	.098	3.213	044
Income	Groups	(Comon	icu)	.173	2	.070	3.213	.044
	oro u ps	Linear Term	Unweighted	.149	1	.149	4.899	.029
		2022	Weighted	.073	1	.073	2.400	.124
			Deviation	.122	1	.122	4.025	.047
	Within Gro	ups		3.676	121	.030		
	Total			3.871	123			
Poverty- Earning	Between	(Combin	ned)	5.172	2	2.586	12.905	.000
Compulsion	Groups	Linear	Unweighted	3.720	1	3.720	18.565	.000
		Term	Weighted	5.050	1	5.050	25.200	.000
			Deviation	.122	1	.122	.610	.436
	Within Gro	ups		24.247	121	.200		
	Total			29.419	123			
Poverty- Cost of	Between	(Combin	ned)	.164	2	.082	.339	.713
Education	Groups	Linear	Unweighted	.149	1	.149	.615	.434
		Term	Weighted	.094	1	.094	.389	.534
			Deviation	.070	1	.070	.288	.592



	Within Groups Total			29.256	121	.242		
				29.419	123			
In-Security- Physical	Between	(Combin	ned)	.350	2	.175	.709	.494
Injury	Groups	Linear	Unweighted	.149	1	.149	.603	.439
		Term	Weighted	.032	1	.032	.129	.720
			Deviation	.318	1	.318	1.289	.259
	Within Grou	ıps		29.844	121	.247		
	Total			30.194	123			
In-Security-	Between	(Combined)		1.421	2	.710	3.024	052
Emotional Abuse	Groups			11.121		.,10	2.02	.002
		Linear Term	Unweighted	1.339	1	1.339	5.702	.018
		Term	Weighted	1.384	1	1.384	5.891	.017
			Deviation	.037	1	.037	.158	.692
	Within Grou	ıps		28.418	121	.235		
	Total			29.839	123	ı		
In-Security- Sexual Abuse	Between Groups	(Combin	ned)	.367	2	.183	1.298	.277
	222.04	Linear	Unweighted	.292	1	.292	2.067	.153
		Term	Weighted	.365	1	.365	2.586	.110
			Deviation	.002	1	.002	.011	.917
								1



Within Groups	17.077 12	.141	
Total	17.444 12.	3	

Table-6 Multiple Comparisons (Post- Hoc Test) Scheffe

	_	•				95% Cor Inte	
Dependent Variable	.,	(J) Category of Chiles	Mean Difference (I-J)	Std. Error	Sig.	Lower Bound	Upper Bound
	_	_					-
Poverty- Low Income	Beggar	Rag	00910	.03421	.965	0939	.0757
		CWAP	.11905	.05379	.091	0143	.2524
	Rag	Beggar	.00910	.03421	.965	0757	.0939
		CWAP	.12815*	.05115	.047	.0014	.2549
	CWAP	Beggar	11905	.05379	.091	2524	.0143
		Rag	12815 [*]	.05115	.047	2549	0014
Poverty- Earning	Beggar	Rag	.36625*	.08785	.000	.1485	.5840
Compultion		CWAP	.59524*	.13815	.000	.2529	.9376
	Rag	Beggar	36625*	.08785	.000	5840	1485
		CWAP	.22899	.13138	.223	0966	.5546
	CWAP	Beggar	59524*	.13815	.000	9376	2529



		Rag	22899	.13138	.223	5546	.0966
Poverty- Cost of Education	Beggar	Rag	.00770	.09650	.997	2315	.2469
Laucation		CWAP	.11905	.15175	.736	2570	.4951
	Rag	Beggar	00770	.09650	.997	2469	.2315
		CWAP	.11134	.14431	.743	2463	.4690
	CWAP	Beggar	11905	.15175	.736	4951	.2570
		Rag	11134	.14431	.743	4690	.2463
In-Security- Physical Injury	Beggar	Rag	05112	.09747	.872	2927	.1904
injury		CWAP	.11905	.15326	.740	2608	.4989
	Rag	Beggar	.05112	.09747	.872	1904	.2927
		CWAP	.17017	.14575	.508	1911	.5314
	CWAP	Beggar	11905	.15326	.740	4989	.2608
		Rag	17017	.14575	.508	5314	.1911
In-Security- Emotional Abuse	Beggar	Rag	.14076	.09511	.338	0950	.3765
Emotional Abuse		CWAP	.35714	.14956	.062	0135	.7278
	Rag	Beggar	14076	.09511	.338	3765	.0950
		CWAP	.21639	.14223	.318	1361	.5689
	CWAP	Beggar	35714	.14956	.062	7278	.0135
		Rag	21639	.14223	.318	5689	.1361



In-Security- Sexual	Beggar	Rag	.09104	.07373	.469	0917	.2738
Abuse		CWAP	.16667	.11594	.359	1207	.4540
	Rag	Beggar	09104	.07373	.469	2738	.0917
		CWAP	.07563	.11026	.791	1976	.3489
	CWAP	Beggar	16667	.11594	.359	4540	.1207
		Rag	07563	.11026	.791	3489	.1976

^{*.} The mean difference is significant at the 0.05 level.

H₀₁ There is no significant difference in opinion of the three categories of children regarding poverty as a reason abstaining from education.

Poverty as factor is constituted by three reasons which are as follows:

- 1. Low income
- 2. Earning compulsion
- 3. Cost of difference

Result of ANOVA in Table No. 4.16 depicts *p* value as 0.044 which indicate that children of the selected categories have significantly different opinion regarding low income as a reason of restricting them to join school. Further, when Post- Hoc test of variance was applied on data it was found that opinion of rag-pickers are significantly different in beggars, rag-pickers and CWAP regarding this reason and hence the null hypothesis is rejected in this case.

Regarding cost of education p value comes out as 0.713 which confirms that the opinion of children of different categories is same. Here the null hypothesis is proved to be true and found that there is no significant difference in opinion of underprivileged children regarding cost of education as reason abstaining them from education.

 H_{02} There is no significant difference in opinion of the three categories of children regarding insecurity as a reason abstaining from education.

Here also insecurity is constituted by types as under:

- 1. Physical injury
- 2. Emotional abuse
- 3. Sexual abuse

Only emotional abuse is found to be close to be significant level with p value of 0.052 where as physical injury and sexual abuse is found to be non- significant level with p value of 0.494 and 0.277. Therefore it can be said that there is no significant difference in the opinion of children regarding insecurity as a reason of not enrolling to schools and hence the null hypotheses is accepted.

Suggestions & Recommendations

• The first requirement is to improve understanding of the scale and nature of urban poverty and exclusion affecting children. This will entail not only sound statistical work – a hallmark of which must be greater disaggregation of urban data – but also solid research and evaluation of interventions intended to advance the rights of children to



survival, health, development, sanitation, education and protection in urban areas.

- Second, development solutions must identify and remove the barriers to inclusion that prevent marginalized children and families from using services, expose them to violence and exploitation, and bar them from taking part in decision-making. Among other necessary actions, births must be registered, legal status conferred and housing tenure made secure.
- Third, a sharp focus on the particular needs and priorities of children must be maintained in urban planning, infrastructure development, service delivery and broader efforts to reduce poverty and disparity. The international Child-Friendly Cities Initiative provides an example of the type of consideration that must be given children in every facet of urban governance.
- Fourth, policy and practice must promote partnership between the urban poor and government at all its levels. Urban initiatives that foster such participation and in particular those that involve children and young people report better results not only for
- Clearly, children's rights cannot be fulfilled and protected unless governments, donors and international organizations look behind the broad averages of development statistics and address the urban poverty and inequality that characterize the lives of so many children.

Conclusions

The study reveals that poverty (resulting from low family income) is the root cause of the educational deprivation of the urban deprived children. Be it any category such the Beggars, Rag Pickers and the children without adult protection, the poverty and the educational status of the parents are the two main reasons. Beside these two the other reasons like insecurity, lack of awareness and sibling care etc also prove as obstacle in the way of getting educated. Distance from school and private cost of education, though have been reported to be the reasons, but these hardly decide

whether or not the child will go to school if other major obstacles are not there.

References

Aggarwal Y. P. and Chugh S. 2003. "Learning Achievement of Slum Children in Delhi", Occasional Paper 34. New Delhi: National Institute of Educational Planning and Administration.

Banerji, R. 2000. "Poverty and Primary Schooling: Field Studies from Mumbai and Delhi", Economic and Political Weekly, 35 (10) pp. 795-802.

Bhargava, P. 2003. "The Threshold of Intergenerational Transfer of Poverty", Paper for International Conference on Staying Poor: Chronic Poverty and Development Policy available at http://www.chronicpoverty.org/pdfs/2003conferencepapers/bharg ava.pdf.

Dyer, C. and Rose P. 2006. *Chronic Poverty and Education*: A Review of Literature, revised draft, Manchester: Chronic Poverty Research Centre, January 2006.

Akerele, Dare (2012) "Socioeconomic determinants of poverty among urban households in South-West Nigeria" International Journal of Social Economics, Vol. 39 (3), pp. 168-181

Chakrabarty, V. 2002. "Education of Urban Disadvantaged Children", in R. Govindaed.

Guendemenda (2014), "National Institute of Public cooperation and Child Development", *Documentation Centre on Women and Children*, Vol. X Issue 3.

Government of India 2003. Condition of Urban Slums 2002: Salient Features, NSS 58th Round (July 2002-December 2002), New Delhi: National Sample Survey Organisation.

Nath,∝ Indrani (2013) "Elementary Education of Slum Children: An Attempt to Reach the Un-reached"

2005a. Census of India 2001 Slum Population (640 Cities and City Reporting Slums), New Delhi: Census of India.

Housing Condition in India: Household Amenities and Other Characteristics, NSS 58th Round (July 2002-December 2002), New Delhi: National Sample Survey Organisation.

Singh, B.G. (2013) "A study of the reasons of urban deprived children repeatedly becoming out-of-school even after their Mainstreaming in the Regular Schooling System", no. 165/ssa/training/research.

2006. Status of Education and Vocational Training in India, NSS 61st Round (July 2004-June 2005), New Delhi: National Sample Survey Organisation.

2008a. *Annual Report 2007-08*, Ministry of Human Resource Development, New Delhi.

Kacker, Loveleen (2007), "Study on Child Abuse: INDIA 2007" Ministry of Women and Child Development Government of India.



2008b.*Household Consumer Expenditure in India*, 2006-07, NSS 63rd Round (July 2006-June 2007), New Delhi: National Sample Survey Organisation.

Govinda, R. ed. 2002. *India Education Report*, New Delhi: Oxford University Press.

Gupta I. and Mitra A. 2002. "Rural Migrants and Labour Segmentation: Micro-Level Evidence from Delhi Slums", Economic and Political Weekly, 37 (2), pp. 163-168.

Kainuwa, Ahmad (2013), "Influence of Socio-Economic and Educational Background of Parents on their Children's Education in Nigeria",International Journal of Scientific and Research Publications, Volume 3, Issue 10,

Harper, C., Marcus R. and Moore, K. 2003. "Enduring Poverty and the Conditions of Childhood Life course and Intergenerational Poverty Transmissions", World Development, 31(3), pp. 535-554.

Health Policy and Planning 2014;1–14Health Policy and Planning Advance Access published October 21, 2014 Abhishek Kumar,

International Institute for Population Sciences, National Family Health Survey (NFHS-3) 2005/06 Volume I, Mumbai: IIPS.

National University of Education Planning and Administration and Department of Education and Literacy, Ministry of Human Resource Development, Government of India.

Christophefotso, Jean (2012) "Child growth in urban deprived settings: Does household poverty status matter? At which stage of child development?" Health & Place, Vol.18, pp.375–384

Mehtrotra, S. 2006. The Economics of Elementary Education in India: The Challenge of Public Finance, Private Provision and Household Costs, New Delhi: Sage.

Michaelowa, K. 2001. "Primary Education Quality in Francophone Sub-Saharan Africa: Determinants of Learning Achievements and Efficiency Considerations", World Development, 29 (10), pp. 1699-1716.

Karanja, Lucy (2010), "The Educational Pursuits and Obstacles for Urban Refugee Students in Kenya" International Journal for Cross-Disciplinary Subjects in Education, Volume 1, Issue 3

UN Millennium Project 2005. Towards Universal Primary Education: Investments, Incentives and Institutions, London: Earthscan.

Gupta, K. Surrender (2008) "Education Deprivation as a Dimension of Poverty"

Laxmikanth.M,Indian Polity.Mc Grow Hill-2013Page-7.12

Watkins, K. 2000. Oxfam Education Report, Oxford: Oxford University Press.

Louis, Prakash (2002) "Literacy, Education and the Weaker Section in Bihar: Issues and Perspectives" *Social Change*, Vol. 32 (3 & 4) Sept- Dec, pp 73-96.

Shivani and Suman Devi