

# Why is secondary education becoming unaffordable?

MIFTAHUL JANNAT

For decades, we have proudly pointed to our near-universal primary enrolment as a symbol of progress. Yet government investment has long fallen short, pushing families to absorb rising costs, especially in secondary schooling. While there has been a slight increase in allocation in this year's budget, it is still too small to ease the crushing out-of-pocket expenses that parents continue to bear.

Only 12.1% of the budget is allocated to education, with just 6.02% for secondary and higher education—barely 3% even if half of it reaches secondary schools. Families now shoulder rising costs to keep children in school, making what was once accessible a struggle for survival.

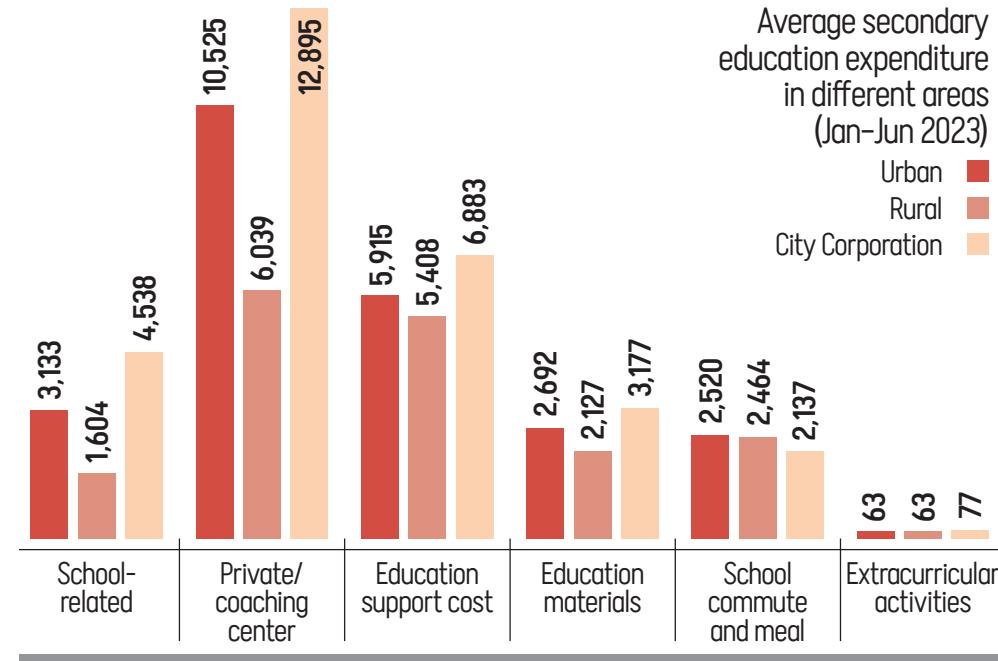
## Why the cost keeps rising

According to the UNESCO 2021/2022 Global Education Monitoring Report, families bear 71% of the total education cost out of pocket in Bangladesh.

"Even in government-supported schools, families pay various fees—administrative charges, education materials, and more," explained Dr Manzoor Ahmed, professor emeritus at BRAC University and adviser



FILE VISUAL: AFIA JAHIN



to the Campaign for Popular Education (CAMPE). He pointed out that the lion's share of out-of-pocket expenses is caused by private tutoring, which is considered almost compulsory due to inadequate classroom learning.

Dr Mahboob Morshed, Associate Professor at Dhaka University's Institute of Education

and Research (IER), noted, "When students don't receive proper instruction in school, parents turn to coaching centres. This has become one of the biggest expenses for families at the secondary level."

Transport, lunch, uniforms, and guidebooks—often pushed by tutors—also add to costs. "My driver's daughter, who is

only in Class 9, had to spend about Tk 1,200 on books alone at the start of the year," mentioned Dr Ahmed.

Inflation and rising poverty are further pushing secondary education out of reach, according to him. "About 28% of the population lives below the poverty line, and perhaps another 20% is hovering barely above it. For these families, secondary education has simply become unaffordable. Overall, the cost of secondary schooling has become a major concern," he added.

**The price we're paying for soaring cost**  
The soaring costs are turning secondary education into a secondary priority, overshadowed by the daily struggle for survival. To put this into perspective, in 2022 the minimum monthly wage was just Tk 8,000 for garment workers and Tk 3,600 for tea workers. Even after rising to Tk 12,500 and Tk 5,100 respectively in 2023, these wages remain far below what many families spend on a single child's secondary education. And these figures reflect only two low-wage sectors—what about the countless informal workers, day labourers, and low-wage earners who earn even less? How are their children expected to continue schooling?

The consequences are profound. Early school dropout is increasingly common, pushing adolescents into the labour market and many girls to early marriage. Enrolment in general secondary schools is declining

sharply, with many families turning to the less expensive madrasa education, especially to the Qawmi system.

Dr Rasheda K. Choudhury, Executive Director of CAMPE, noted that it's a good thing that the demand for education has been established across all classes, "Even if you ask a rickshaw puller he will tell you that he'd like to educate his children. But the question now is where and how, given the rising costs?"

Many madrasas offer meals and boarding, providing an alternative for families priced out of general schools. However, experts suggest that a balanced mix of religious and mainstream education, with proper coordination, is essential.

**Is nationalisation too much to ask for?**  
The government is obliged to provide free primary education, but no such mandate exists for secondary schooling—an inequity experts say must urgently change. "The cost of secondary education has become simply too expensive, especially for lower-income households. We need a state-managed system. This is already a government commitment under the SDGs, which call for publicly funded education up to Grade 12," said Dr Choudhury.

Government presence in secondary schooling remains minimal because public secondary schools are few. "Even though the government provides some support to MPO schools, we need long-term thinking here

—more budget, and stronger monitoring," said Dr Morshed. He added that increasing the budget ultimately depends on political priorities: "This is about long-term investment versus short-term gain. If nationalisation is a consideration, the budget obviously needs to increase."

Yet spending efficiently is equally critical. "Even though our education budget is small, a good chunk remains unused. We must spend it impactfully," he noted.

A unified, free, compulsory secondary system, experts say, would reduce reliance on private tutoring and ensure teachers' accountability and financial security. When well-to-do families rely on public schools, they naturally push for higher quality, better funding, and stronger oversight, benefiting all students.

## What can we do now?

In October 2025, the Ministry of Education formed a 10-member committee to address persistent challenges in secondary education. "We've held a workshop to pinpoint the problems and may conduct research. Based on our findings, we aim to deliver recommendations within three months," said Dr Ahmed, the committee's convener.

Field visits are planned for December. "We'll meet students, guardians, teachers, and district and divisional education officers to gather ground realities and suggested solutions, and expect to submit the report in January," said Dr Morshed, a member of the committee. Both experts support nationalisation, though no concrete government plan exists yet.

Experts call for the following key measures to address the current challenges:

- Free education at least up to Grade 8 to ease financial pressure on families. Primary education alone is often insufficient; students need access to at least Grade 8 to pursue trades, skills, or higher education opportunities.
- Adopt need-based budgeting, with stronger monitoring and outcome-linked accountability. Prioritise regions where students face the greatest challenges; areas such as the haor or hill tracts may require greater budgetary support than urban districts.
- Recruit trained, qualified, and motivated teachers whose preparation aligns with the psychological and developmental needs of secondary-level adolescents. To attract talent, teaching must offer both social dignity and financial stability.
- Improve monitoring with consistent classroom supervision and feedback loops to strengthen teaching quality.

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# DHAKA'S FORGOTTEN GIRLS

## Living without safety, identity or rights

YSTIAQUE AHMED

On a typical afternoon in Dhaka, a small girl weaves through a maze of vehicles stuck at a traffic signal, a clutch of flowers in her hand. She leans towards car windows, knocking gently, sometimes met with a quick wave, sometimes with irritation or outright hostility. As soon as the light changes, she sprints back to the pavement to avoid being run over, only to repeat the same ritual at the next signal. For many city dwellers, she and others like her have faded into the urban backdrop—dismissed as pothoshishu or tokai, words that reduce children to categories rather than recognise them as individuals.

Behind these labels lies a crisis that has been building for years.

## A growing population, an overlooked minority

In 2015, the Bangladesh Institute of Development Studies estimated that there were 1.5 million street children in the country and projected that this number would reach 1.6 million by 2024. That projection now looks painfully conservative. A UNICEF study published in March 2024 found more than 3.4 million children living on the streets without parental care, with Dhaka hosting the largest concentration.

A 2022 survey by the Bangladesh Bureau of Statistics (BBS) reported that girls comprised 18 percent of street children, with an average age of 10.5 years—younger than the boys. But these figures are widely seen as underestimates.

Speaking to The Daily Star, Professor Dr Md Golam Azam of the Institute of Social Welfare and Research at Dhaka University traced how girls end up on the street. "The main factors driving young girls onto the streets are poverty, parents' separation or divorce, additional marriage, migration from rural areas to city centres. Most of them have no one to take care of them, as a result they are forced onto the streets." Once in the city, he explained, girls are often steered into domestic work as a survival strategy—work that leaves them vulnerable to long hours, abuse and exploitation, with no contracts or

protections.

Others are deceived from the outset: enticed with promises of jobs, education, or marriage, only to be abandoned or trafficked once they reach the city.

### Violence as a daily reality

A 2023 UNICEF study found that 30 percent of street children sleep in open public spaces. Nearly 84 percent experience harassment from strangers, and 72 percent cannot read or write. For girls, the risks are layered and gendered: sexual violence, coercion, trafficking, and the constant anxiety of managing menstruation without privacy, sanitation or support.

Drug use adds another dangerous dimension. A study by the Department of Narcotics Control found that 56 percent of street children are addicted to some form of drug, and 21 percent are used as carriers. For many, substances become a way to dull hunger, fear and trauma—a temporary escape that tightens the grip of exploitation.

ASM Rahmat Ullah Bhuiyan, Deputy Country Director of Save the Children Bangladesh, said, "The violence they face is especially stark in the case of girls." Yet even as these threats intensify, he noted, girls remain both statistically and socially marginalised. "Social stigma pushes them further away from their rights. The state is not able to play the role it should," he added.

Md Julfikar Ali, Programme Coordinator of Aparajeyo Bangladesh, a non-profit organisation working with socially excluded children and youth, described the relentless uncertainty: "Girls face multifaceted problems while growing up on the streets. Firstly, they have accommodation-related problems like—where will they sleep, where and what will they eat, where can they use washrooms."

Adolescent girls, he added, are regularly targeted: "Girls are being targeted for sexual harassment and violence. Many are also being exploited in return for very little money or favour."

Discrimination extends far beyond the family. Forhad Hossain, founder and executive director of LEEDO (Local Education and Economic Development Organisation),



A young girl selling flowers on the streets in Dhaka.

PHOTO: ANISUR RAHMAN

explained, "This discrimination doesn't just stop at households; schools, law enforcement, healthcare providers, and the wider community behave in the same way. As a result, many girls are discouraged from seeking help or protection, leaving them further isolated from mainstream society and denied equal opportunities for growth and future development."

The desperation is evident in their daily routines. Some beg at traffic signals, some wash dishes in roadside eateries, some

rummage through dustbins for leftovers. Others, stuck in peer groups with no adult support, slide into substance use.

### No papers, no protection

One of the less visible but most damaging barriers is the absence of legal identity. A recent Aparajeyo survey in Gabtali found that 163 out of 198 street children had no birth certificate. "Some are orphans, some left home and have no connection to their parents," Ali said.

Without documents, girls are locked out of education systems, health services and legal safeguards. Schools refuse enrolment without papers; courts struggle to recognise them as minors; hospitals may turn them away or treat them last. This lack of identity deepens their vulnerability and reduces their options for escape.

Forhad Hossain sees this repeatedly. "We have struggled to enrol children in schools because no institution accepts a child without proper papers," he said.

**What would real protection look like?**  
There is no single blueprint for change, but those working in the field agree that piecemeal responses are not enough.

Professor Golam Azam argues that solutions must begin at policy level. "We should rethink rehabilitation or reintegration programmes at the intra ministerial level. Government should allocate permanent rehabilitation centres at the district level for the street children, ensure education, decent meals and legal protection. Rich or elites of the society should also come forward. All of these need to be combined into a holistic framework."

Save the Children emphasises community-based integration, warning that large institutions can isolate children from society.

Aparajeyo Bangladesh underlines the importance of safe, structured shelters, particularly for girls facing immediate danger. Its rehabilitation centres offer accommodation, non-formal education and food, and it runs a 24-hour shelter in Mirpur for girls who have survived sexual violence and trafficking, providing counselling and vocational training.

Bangladesh needs a child-protected, safe and friendly environment—not just more shelters, but gender-sensitive counselling, menstrual hygiene support, community protection networks, documentation assistance and practical skills training. Rehabilitation cannot stop at "rescue"; it must centre dignity, agency and long-term stability.

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