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Perceptions Concerning Education: The Case of Low-Income Households in Delhi

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ABSTRACT

There is widespread agreement on the idea that education is a major force in social and economic advancement. Complex interplay between institutional, cultural, and socioeconomic factors shapes the perception of low-income households on education. It is essential to comprehend these perceptions in order to develop inclusive and equitable educational interventions and policies. The success of educational interventions and policies, in turn, has an impact on how the poor view education. This article is drawn from empirical study of households with low income spread out throughout the city of Delhi. It examines the expectations and views of low-income households that engage with formal schooling.

Keywords: Education, Inequality, Perception, Socioeconomic.

Education is often viewed as an enabling factor for sustained increase in household income. In this framework, education leads to enhancement of human capital that in turn results in higher returns to labour, thereby contributing to increase in household income. Sustained increase in income leads to a rise in consumption expenditure which accounts for higher standard of living for the household. To accomplish such a growth target, a household needs to allocate requisite share of its income towards education. For a low-income household reeling under severe budgetary constraints, however, allocating adequate resources to education is a difficult task. Understandably, some low-income households cut down expenses on certain necessities

so that children receive quality education. Allocating a higher percentage of household income to education is expected to pay dividends in the long run. A factor to be considered is the sacrifice of the household in the short run for reaping a higher, but delayed, flow of income in the long run. In contrast, some other households succumb to the pressure of social attainment by means of their consumption portfolio. Such a choice seemingly meets their short run needs of getting recognition in society. Thus distribution of household income between education and consumption can be seen as a trade-off between long term gains and short term gains to the household.

Evidently, most of the studies on socio-economic impact of education discuss and debate issues and concerns that are arrived at by scholars from their own vantage positions. What remain unexplored however are people's narratives, expectations and aspirations that feed their decision-making behaviour related to education. Low-income households are constrained and compelled to prioritize their expenditure heads. They are known to spend a higher percentage of their income on products and services perceived to enhance their status in society (Bagwell and Bernheim, 1996; Veblen, 1994; Landis and Gladstone, 2017). The World Development Report (2018) makes the point that very few children from poor households in low-income countries are able to complete education. Ironically, in India, these households struggle hard to match the lifestyles of the middle class. The trade-off between long-term returns from education and short-term gains from conspicuous consumption has remained largely ignored in earlier studies.

Against this backdrop, the main premise of the present article is that economic inequality and politics of recognition mediate people's choices, decisions and access to education. The article is based on empirical study of low-income households in different parts of Delhi. It begins with an overview of the socioeconomic profile of people, followed by presentation and discussion of perceptions concerning education. It is important to dwell on people's perceptions for the reason that it is perceptions and ideas surrounding education that influence decisions.

Methods

This article is based on survey of 150 low-income households spread out in different parts of the study. The survey included questions on what education could do to improve their socioeconomic situation. In the course of the survey key informants were identified and interviews pertaining to their perceptions about education were conducted with them.

Informants' perceptions and opinions were gauged through five point Likert scale (strongly agree-agree-neutral/cannot say-disagree-strongly disagree). A range of perceptions and opinions were collected in the pilot study. Subsequently they were discussed in the second phase of fieldwork. Those perceptions and opinions that were central to certain individuals but not shared by a majority of the people were sifted out while remaining were retained. These perceptions and opinions were resolved as statements. Each statement was framed in the way that it was familiar to the informants. In fact many statements were picked up from interviews with them. This ensured their familiarity with each statement.

A numerical value was assigned to each response such as 1=strongly disagree, 2=disagree, 3=neutral/cannot say, 4=agree, 5=strongly agree. Mean of scores for each response was calculated. Mean scores lay between 1 and 5. A mean score of 3 was interpreted as representing neutral attitude, mean score of less than 3 is interpreted as representing disagreement with the perception and greater than 3 is interpreted as representing an agreement with the perception/opinion. The average of values between 1 and 2; 2 and 3, 3 and 4; 4 and 5 are 1.5, 2.5, 3.5 and 4.5 respectively. Interpretation of average score is as follows:

1.0 and above but less than 1.5= strongly disagree

1.5 and above but less than 2.5= disagree

2.5 and above but less than 3.5 = neutral/cannot say

3.5 and above but less than 4.5 = agree

4.5 and above but less than 5 = strongly agree

The present article first develops a demographic and economic profile of low-income households incorporating, data pertaining to number of members in the household, sex, educational qualifications, assets owned, in addition to data pertaining to income and expenditure, share of expenditure on education, and indebtedness. Additionally, it draws attention to people's perception about and decisions surrounding education of children. In sum, this article juxtaposes the socioeconomic profile of households with low income in terms of their living conditions, migration, duration of stay in Delhi, social category, religion, educational qualifications with their perception about, and expectations from education.

Locale

People belonging to low-income households live mostly in two kinds

of locales: first is amidst the middle and upper class houses. In these areas, their presence is sparse and inconspicuous. For them, amenities and resources accessed by the middle and upper class households triggers thorough reassessment of the complex relations between state, society and governance and more specifically, of their own sense of entitlement and citizenship. Second is the house-clusters of its own kind. The city of Delhi, as also other cities in the country, has specific resettlement colonies, slums and the habitations known for holding large number of low-income households.

These locales are characterized by dense population accommodated in small houses very close to each other. While some of them live in slums, others live in resettlement colonies. It is found that a number of slums are situated near highways and roads while others are situated near *nullahas* (large drains) and railway tracks. Resettlement colonies, on the other hand, are located near highways and roads. As Ghosh (n.d.) mentions.

The better location of resettlement colonies is because these colonies have settled in a planned manner. The resettlers live in an authorized area with many infrastructural facilities such as water, electricity, metalled roads, concrete, paved lanes, drainage, sewer and *pucca* houses. The slum dwellers in squatter settlement, on the other hand, live illegally on public lands with bare minimum facilities. They do not have access to drinking water. The major source of water is hand pumps. But these are not adequate in number. Though there are pay-and-use toilets with a limited number of WC seats near some settlements, most of the slum dwellers defecate in the open. All the squatter settlements have mostly *katcha* houses, narrow *kutchha* paved roads/lanes and *kutchha* drains.

The situation especially with respect to provision of water and toilets in both resettlement colonies and slums has improved a great deal over time. In most areas tap water has replaced hand pumps, though the supply of water in the taps remain irregular and poses a challenge to the residents. Additionally, a larger number of houses have private toilets even as the number of public toilets has increased. The incidence of open defecation has come down drastically.

The ward map of Delhi shows that slums and slum resettlement areas are situated across the city obviating the common perception that these are at the outskirts. *Economic Survey of Delhi (2023-23)* indicates that a large section by population in Delhi lives in sub-standard housing which comprises 675 slum and JJ clusters, 1797 unauthorized colonies, old, dilapidated areas and 362 villages. These

areas are deficient is basic amenities. What is important to note is the fact that out of a total requirement of 24 lakh new housing units by the year 2021 the share of EWS and LIG households is 54 percent (i.e. 12, 96, 000). An earlier Delhi Government survey in the year 2014 estimating that 1.7 million population lives in slums and JJ colonies constituting 10 percent of the population in the city. This figure has swollen to well over 3.7 million (excluding those the section of population living in resettlement colonies, unauthorized colonies, urban villages, and homeless and pavement dwellers (Table 1)

Table 1: Distribution of Unplanned Dwelling Units and Population

(1)	(2)	(3)
Jhuggi Basti	JJ Basti: 755 (Dwelling units required about 0.3 million) Population: 1.7 million	Encroached on public land: State Government 30%, Central Government: 70%
Resettlement Colonies	Colonies 82 (47+37) plots 267,859 Population not specified	Incorporated within the expanded city with good shelter consolidate without adequate service
Unauthorised colonies	Colonies: 1797 Population: 40 lakh	Illegal colonies in violation to master plans, no clear land title
Notified Slum Areas (Katrass)	Katrass: 2,423 Population: two million	Notified under Slum Areas (improvement) and clearance Act 1956. The residents are staying on perpetual license basis
Urban Village	Urban village 137 (277 rural villages not yet notified as urban) Population not specified	Notified under Delhi Municipal Corporation Act, 1957
Homeless and Permanent Dwellers	16,000 persons	-

Source: *Economic Survey of Delhi, 2023-24*

Sabikhi (2017) describes the main settlements that house the urban poor as follows:

- i. Jhuggi Jhopri (JJ) clusters and slum settlement: JJ clusters and slum settlement are predominated by migrants from different parts of the country who come in search of livelihood. They are unable to pay rent for accommodation and are left

with no choice except constructing basic structures just enough for themselves and their families to live. Lack of basic facilities including sanitation and provision of drinking water remain a perpetual problem. Further, there are no private toilets or bathing spaces. What are available are public toilets, and common water sources.

- ii. Unauthorised colonies: The number of unauthorized colonies is on a swift use. The origin of some unauthorized colonies can be traced to village landowners who on their adjoining farmland cut out small plots for building residential structures that were put up for sale. Few others were laid out by real state developers on sizeable portions of land. Small plots of land measuring 100 sq.yd. and 80 sq.yd. with 20ft. wide roads were used to build entire colonies. In accordance with precedent regulations at that time, houses on these plots of land could be built up to two and a half stories with a minimum front setback. As the demand for cheap accommodation grew, many of these plots were divided and subdivided into smaller portions. A consequence was rise of five and six storied buildings with balconies extended frontally over roads.
- iii. Resettlement colonies: Over the years the DDA allotted small individual plots to families who were to be relocated following the drive to remove slums from public land. Provision for proper access and service infrastructure, small parks and open spaces was made for each colony. The plots of land basic two storeyed structure. As the more migrants sought accommodation in the city, the residents constructed additional flats that were unauthorized that created conditions of extreme congestion and severe stain on existing amenities and service.
- iv. Urban Villages: Located across the city, urban village provide living space to many poor. Benefit of construction codes, urban villages are characterized by many buildings constructed on as-needed basis by addition of multiple floors. Over a period of time, such villages have got over-built.

Socioeconomic Profile

Low-income households comprise individuals who have migrated from different states of India. The present study reveals (Table 2) that many of them have migrated to Delhi from the states of Bihar, Haryana, Jharkhand, Madhya Pradesh, Odisha, Rajasthan, Uttar Pradesh and West Bengal.

Table 2: Number of Migrant Informants

Sl. No.	State	No. of Migrants	Sl. No.	State	No. of Migrants
1	Uttar Pradesh	41	6	Rajasthan	09
2	Delhi	33	7	Jharkhand	05
3	Bihar	31	8	Odisha	05
4	West Bengal	12	9	Haryana	03
5	Madhya Pradesh	10	Total		150

Source: Field Study

It was found that the number of people living in *pucca* houses is much more than those living in semi-*pucca* houses (there were no completely *katcha* houses). Out of 150 households, 121 live in *pucca* houses, while 28 live in semi-*pucca* houses (1 household refrained from providing the information). Importantly, 124 households live in rented houses while 13 households own the house in which they live.

It was found that out of 150 houses, 110 have separate kitchen; remaining 40 houses do not have an independent kitchen. They have a single room which is used both for cooking, spending the day and sleeping. Further, 122 houses have private toilets, 128 have private bathrooms while remaining use public toilets and bathrooms. The main variation in houses is in terms of the number of rooms that commonly range from one to three.

Many of these households have been living in Delhi for well over a decade (Table 3). We find that only 19 out of 150 informants belonged to Delhi while the remaining (i.e., 131) have migrated to Delhi from different parts of the country.

Access to basic amenities was not easy as most areas are characterized by crisis of water and electricity. Health care is largely accessed from government run *mohalla* clinics or private clinics situated close to a patient's residence. Several new schools have sprung up in Delhi even as the government as also improved the functioning of schools under its ambit.

Table 3: Duration of Stay in Delhi

Duration (years)	No. of Informants
0-5	05
6-10	57
11-15	14
More than 15	41
Inhabitants of Delhi	19
Total	150

Source: Field Study

The study interviewed 150 informants, both men and women ranging from 64 years to 30 years of age. The average age of informants was 41.65 years. Since the emphasis of the study was children's education, care was taken to include only those people having school-going children. Out of the 150 parents identified as informants in the study, 03 were single parents (widows). An exceptionally large number of the informants were Hindus (Table 4).

Table 4: Religion-wise Distribution

Religion	No. of Informants
Hindu	129
Muslim	18
Sikh	02
Christian	01
Total	150

Source: Field Study

Nearly all of the informants were found to be daily wage workers – working mostly as house helps, construction workers, rickshaw pullers, security guards, tailors, cab drivers, attendants in offices, etc. On an average, the monthly income of a family is Rs 18,746 (i.e., Rs 2,24,958 annually). Very few of them (only 26 out of 150) had taken loan in the last five years. The minimum amount of loan is Rs 10,000/- while the maximum amount is Rs 3,00,000/-. The average amount of loan taken by these 26 households is Rs 38,556/-. When asked about the repayment of loans, it was found that only one person has repaid the loan partially.

Table 5: Distribution of Informants by Social Category

Social Category	No. of Informants
Scheduled Caste (SC)	57
Other Backward Classes (OBC)	52
General	34
Scheduled Tribe (ST)	03
Sikh	02
Christian	02
Total	150

Source: Field Study

The largest social category to which the households belonged was scheduled caste closely followed by the other backward classes. Table 5 provides the distribution of informants across social categories.

In order to avoid repetition of Maggo's inputs to the body of knowledge in the area of relationship between education, poverty and inequality in urban India (2003), calculation of drop-out rate among the students was not carried out in the study. Maggo's calculation of the percentage of out-of-school children across socioeconomic religious groups in urban India using pooled NSSO data (71st and 75th Education Round) shows that (i) as economic class of the household shifts position from the poorest to the richest, the percentage of out-of-school children is found to fall across social groups as well as religious groups. In other words, improvement in economic condition is accompanied with decline in proportion of out-of-school children irrespective of social category or religion to which the low-income household belongs.; (ii) economic class plays a key role in determining the percentage of out-of-school across social and religious groups; low income households of ST, SC and OBC households, face higher proportion of out-of-school of children in comparison with the richer households of the same social category; (iii) more children belonging to Muslim families drop out across economic class in comparison to Hindu households; and (iv) though few children from the rich Muslim households drop out of school in comparison to the poor households, yet the percentage of their out-of-school children is more in comparison to Hindu households. When similar cross-tabulation is conducted for households of Delhi, results

match those at the national level. The highest proportion of out-of-school children belong to SC category followed by general category households. Among religious groups, highest number of out-of-school children are from Muslim families followed by Hindu families. In case of both social and religious groups, the proportion of out-of-school children is seen to decline as we move from the poor economic class to the rich economic class.

In the present study, a muslim informant, representing the viewpoint of many, said:

Hamari itni aukaat hain kahan ki hum mehenge-mehenge schools me apne baccho ko padha le, to dimag mein yehi rehta hai ki utna padha le jitne me duniya ki samajh aajaye, shabd pehchan le, numbers pehchan le, jod gathana karle. Aur jyada padhke hogya kya? Naukari aaj ke tarikh me mil kisko rahi hai? Naukari jisko milni hai woh sabko malumaat hai. Khud ka kaam karega bachha, paise kama lega achchha khasa. Kisi ka sunna nahi padega, kisi ka naukar nahi banke rahega. Jab man karega chhutti kar lega, jab man kiya dukaan band kardiya, jab man kiya khol liya. Yaha itni badi university [Jamia Millia Islamia] hai, dur daraz ke bachchae aate hai padhne; kisi bhi cheez ki dukaan khol lo sab chal jata hai. Apne ass pass ghum ke dekhiye, kitne chhote bade dukaan hai, ek banda aapko nahi milega jo kahega ki woh apne kaam se khush nahi hai.

[We have do not have so much status that we can educate our children in expensive schools, and the only thing that remains in our mind is that they should study as much as it takes to understand the world, recognize words, recognize numbers and do addition and calculation. Who is getting jobs today? Everyone knows who is going to get the job. The child will do his own work and will earn a lot of money. I won't have to listen to anyone; I won't be able to serve anyone. Whenever I feel like it I will take leave, whenever I feel like it I will close the shop, whenever I feel like it I will open it. There is such a big university here [Jamia Millia Islamia], children from faraway places come to study here; open a shop of anything, everything will go away i.e. sold out. Go around your place and see, no matter how big or small the shops are, you will not find a single person who will say that he is not happy with his work.]

Muslims living in urban, segregated areas and the geographic boundaries of these spaces also mediate their social interactions, with limited social mixing with outside of the neighbourhood. Due to these reasons, the neighbourhood influence is likely higher for the men in

Jamia Nagar. Most of the boys who leave school belong to low-income households, many drop out before completing eighth grade. The viable option before them remains self-employment activities. Most of them want to set up small businesses in Jamia Nagar. Of those who complete higher education, very few of them are employed in either government jobs or in established private companies. Instead, they engage in low-paid work in the informal sector. Despite their college degrees, many are not able to fetch even a clerical job. Finding themselves surrounded with educated but unemployed youth, the younger generation and their parents get demotivated to pursue education and make investments beyond their means. They are compelled to turn to they have to engage in self-employment activities which runs the risk of failure. It is for this reason that Jamia Nagar has developed several large and small markets over the years, offering a variety of goods and services. Another striking observation is that most or all of them, with few exceptions (of guards and security personnel working in Jamia Millia Islamia interviewed), want their children to be educated until they are old enough to join the labour force and make a living on their own.

Comprehensively, the present study found that the largest number of informants (cutting across both social category and religion) had studied till class 12 (Table 6).

Table 6: Educational Qualifications of Informants

Level of Education	Number of Informants
Less than class 10	24
Till Class 10	23
Till Class 12	50
Graduate	31
Post Graduate	02
Total	147*

*03 informants declined to reveal their educational qualifications

Source: Field Study

Insights

This section is an attempt to understand how education is perceived among households with low income. This acquires relevance in light of the fact that education contributes to a country's economic growth. As Grant (2017:2) mentions:

In general, education—as a critical component of a country’s human capital—increases the efficiency of each individual worker and helps economies to move up the value chain beyond manual tasks or simple production processes (WEF 2016). Human capital has long been considered the most distinctive feature of the economic system and further work has proven the impact of education on productivity growth empirically. The World Economic Forum 2016 suggested three channels through which education affects a country’s productivity. First, it increases the collective ability of the workforce to carry out existing tasks more quickly. Second, secondary and tertiary education especially facilitates the transfer of knowledge about new information, products, and technologies created by others (Barro and Lee 2010). Finally, by increasing creativity it boosts a country’s own capacity to create new knowledge, products, and technologies. There is a wealth of literature on this topic, showing the long held expectation that human capital formation (a population’s education and health status) plays a significant role in a country’s economic development. Better education leads not only to higher individual income but is also a necessary (although not always sufficient) precondition for long-term economic growth (IIASA 2008). Woessmann 2015 surveys the most recent empirical evidence stating that it shows the crucial role of education for individual and societal prosperity.

It is worthwhile to gain insights into how education is perceived among households with low income also for the reason that these constitute the substratum on which decisions are founded. The results of Likert scale pertaining to perception of parents with respect to education are presented in Table 7.

Importantly, informants’ response to gender-based statements did not reflect a bias against education of daughters. In fact, one of them, Roop Singh who works on daily-wage basis said it was more important to educate daughters than sons. There is a likelihood that educated sons could separate out from parents and set up their own house where they would stay with their wife and children but not parents. In his words,

Aisa mera maanana hai ki ladkiyo ko shikshit hona bahut zaruri hai. Iske peechhe 2 mehtatvpurn kaaran hai. Pahla, Padhai karne se unka bhavishya surakshit ho jata hai. Dusra, voh samaj mein apni hissedari deti hai. Agar maa shikshit hai toh voh apne bachche ko bhi shikshit karegi. Aur, jitna zyada ya achchhi padhai hogi utna achchha hai. Ladko ko itna padhne ki zarurat nahi hai; jitna voh padhenge problem hogi, padhke ghar se alag hone ke liye bolega, ladaai hogi. Lekin ladkiyo ko zarur shikshit hona chahiye.

Table 7: Perceptions of Parents with respect to Education

Sl. No.	Statement	Mean Score
1	It is more important to send sons to school than daughters	1.40
2	It is more important to send daughters to school than sons	1.44
3	Education of children is the privilege of the rich	2.82
4	Children should begin earning at an early age rather than waste time in education	2.40
5	Only if one has enough money should children be sent to school	2.75
6	Children should be educated only till the age when they are able to make a living	3.69
7	Given a choice, I would pay my child's school fees than buy a new TV/mobile phone or renovate the house	4.43
8	I choose to send my child to a nearer school especially daughter(s)	4.14
9	Education leads to overall awareness	4.41
10	Education is better in cities than villages	3.26
11	I would not prefer an educated daughter-in-law	2.75
12	Education leads to difficulty in making adjustments in the family	3.04

Source: Field Study

[I believe that it is very important for girls to get educated. There are two important reasons behind this. First, education secures their future. Second, she is able to contribute her share to the society. If the mother is educated then she will also educate her child. Boys don't need to study so much, if they study then there will be problem, after studying they will aspire to leave the house, there will be fight. But girls must get educated.]

Mukund Lal is another daily wager who finds it difficult to meet the monthly expenditure of the family despite the fact that his wife teaches art and craft to children at primary level in a school. He has two daughters of whom one is in school while the other is pursuing bachelor's degree in commerce. She is enrolled in a prestigious college of the Delhi University. He explains:

Abhi jaise usne commerce liya hai aage chahe woh CA kare, UPSC kare, ya kuch bhi kare main support krunga. Or chahunga ki artik roop se itni shaksham ho jaye ki dependent na rahe. Bache aaj kal thode advance bhi ho gaye hai, kal ko marriage na kare toh bhi apne dum pe rahe. Kyunki grahasti (household) mein toh sacrifice

or adjustment bhi karne padh jate hai, maine bhot talented ladkiya dekhi, UPSC kiya hua hai sab clear kar chuki hai lekin woh ghar baithe bas bache hi dekh rhi hai toh phir unka talent waste ho gaya na. Unka vikas vahi ruk gaya, kyunki woh ghar mein hi bandh ke hi rahe gayi.

[Now that she has taken commerce stream, whether she wants to do CA, UPSC or anything else, I will support her. I would like her to become financially so strong that she does not have to depend on anyone. These days, all children aspire to be financially independent unlike earlier times, when it was taken for granted that the spouse would provide for them, especially women. In a family, one has to make many adjustments. I have come across girls who have cleared the UPSC, but they are sitting at home just looking after the children, so their talent has gone waste. They could not do much because they remained confined to the house.]

It is interesting to note that the response of people to statements 11 and 12 bearing average of 2.75 (disagree) and 3.04 (neutral/cannot say) respectively. They were prepared to bring-in an educated daughter-in-law as much as they wanted to educate their daughters. This relates well with their response to the next statement that

By far, one of the constraints that parents felt in imparting education to their children, particularly daughters, was that of distance of school from the residence. They strongly agreed with the idea of sending children, more so daughters, to a school close to their place of stay (statement 8 bearing average of 4.14). The choice of sending children to close-by schools could be attributed to two factors: first, sense of insecurity with respect to the rising incidence of accidents and crimes against children in the city; and second, the compulsion to get them back early so that the children get time to contribute to completion of household chores and/or help parents in their endeavour to secure livelihood.

That parents are keen to send children to school can be gauged from their response to statements 4, 6, and 7. Most of them disagreed with the idea that children should be put to earning at an early age and be engaged with earning for the family (statement 4). They also strongly agreed that they would choose to pay children's fees in school rather than spend the money in conspicuous consumption (statement 7) What seems contrasting with these viewpoints is their response to statement 6. They agreed with the idea that children should be educated only till age at which they are able to start earning, Their priority concern with making an earning cannot be denied. Interviews revealed that while parents aspire to educate the children and see their children

occupy white collar positions, at the ground-level, they do not harbour big expectations that education would enable the realization of the dream. The common voice was, 'educated people do not have jobs these days. There are so many unemployed young people walking the streets of the city.' They come across few role models to emulate.

Sharma (2021:114) describes the place of education in the lives of the poor in following words:

Schooling was not seen as an essential condition for becoming a big man or a successful person. It was not unimportant, but its placement was vague. Although there is a traditional image of schooling that builds on the rhetoric of *bada aadmi*, this rhetoric didn't match the reality that the children observed. The people around them seemed to have "gained" more from work than from school education. However, this work was of a special kind, as it involved ownership and investment of entrepreneurial resources. However, in the girls' conception, schooling and work were not mutually exclusive. In their view, they both should or could go together. All the children confirmed that they had known people who had become *bade aadmi* while working along with studying. However, studying was only of secondary importance, while own business was essential.

Expectedly then, engaging with education for few years, i.e., primary level, which equips the children to read and write is welcome, rather celebrated, for them following which the routine to work and earn awaits the children. This relates with the findings of Sharma (2021: 76). She presents the perspective of mothers in following words:

They thought that the children would never become *bade aadmi* by going to school; and that it was their fate to do menial jobs like their fathers and/or become 'awara', 'badmash', and addicts. The narratives of the older children (12–15 years old) came closer and almost matched with that of mothers...Through the experience of the social world, it seemed that these older children had come to decipher their social possibilities or the range of their capabilities.

A young widow with two sons and a daughter enrolled in a school in the village where they had learnt to read and write migrated to Delhi in 2023 in search of some means to earn. While she left both the sons behind with the natal family in the village where the children are able to pursue studies, it was the daughter came to Delhi with the mother. Barely 13 years old, she accompanies the mother (who works as house-help) everyday and helps her sweep the floor and wash utensils. In the course of the interview, mother's accomplishment of educating the

daughter till the stage at which she is able to read and write was evident. She brought her to Delhi for the reason that further education did not hold the promise of better employment and better life for her. In her opinion, acquiring literacy and getting initiated into an activity (at a young age) which she is likely to pursue as a profession throughout her life was the best combination. There was no sense of regret for pulling her out of school. The daughter believes that her mother knows what is best for her and did not put up any resistance. Parents were neutral to the idea that education would pose a barrier in making adjustments within the family. They said that making adjustment within a family was a feature of an individual's personality and that education could facilitate or slow it down.

Analysis of these and other case studies collected in the course of the study point to several barriers that low-income households encounter in their access to education. Even as households struggle to make ends meet in Delhi and NCR characterized by glaring socioeconomic differences, economic distress is pervasive. In order to support their families financially, many of these children are forced to drop out of school, which feeds the cycle of poverty.

Conclusion

There have been few studies undertaken, chiefly in the departments of economics, education, psychology, and sociology focusing mostly on issues of gross enrolment ratio (GER), teacher absenteeism, student retention, and infrastructure for effective teaching-learning processes. At a macro-level the urge is to explore and develop an understanding of how and to what extent education influences people's cognition, way of life, employability, and preparedness to meet the challenges in life. Of critical concern have been issues of educational inequality, class and gender in schooling, politics of educational curriculum, education, state and ideology, and education policy (Ray 1988, Nambissan 2003). It is widely accepted that way of life of the poor is crucial to their performance as much as the teaching-learning environment in schools but empirical studies relating education with how people, particularly the poor, understand the relevance of education in their life, what they expect from education and what are their aspirations from education are awaited.

This article has explored the perceptions and expectation of low-income households with education in its operative form. Juxtaposing their response to questions in the survey with interviews suggested that education was viewed as a means for overcoming economic liabilities, and dealing with chronic illnesses apart from enabling the capacity to make savings, procure durable assets and commodities for

comfortable living, and enhancing entrepreneurial abilities of people. Most of them said that one of the most important attributes of a *bada admi* was self-reliance. It is for this reason that policy initiatives that foster reforms led by preparation for economic independence and self-reliance are most awaited by the poor.

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