Factors Influencing Drop-out of Students in Tertiary Education of Bangladesh: An Empirical Study on Private Universities of Dhaka City

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ABSTRACT

There are notable developments in the education system in Bangladesh. The country still records a large number of tertiary dropouts every year, which is alarming. This study attempts to examine the whys and wherefores of dropout among tertiary students in private universities in Bangladesh. In addition, the current situation of students who dropped out is also examined as part of the research. Quantitative and qualitative data have been collected from 200 dropouts, 100 faculty members, Guardians' 30 and Policy makers and education experts 20 are selected using a purposive sampling method. In this study, 12 private universities are selected from Dhaka city. This study aims to provide values to university authorities, education policy makers and other stakeholders in addressing the problem of tertiary dropouts to ensure quality and effective education for all. Drawing on empirical data collected from drop-out students, university teachers, guardians, and policymakers and education experts across 12 private universities, the findings highlight that financial constraints and social and family-related issues are the most significant contributors to student attrition.

Keywords: Drop-out, Tertiary Education, Empirical Study

INTRODUCTION

The present education system in Bangladesh may be broadly divided into three major stages-primary, secondary and tertiary educations. For the last few years, primary school enrollment is about a hundred percent ensured which is an outstanding achievement among the underdeveloped countries in the world as well as in the South Asian countries. However, more or less, still dropout is present in every education stage (Sajid, 2016).“Dropout” issue is obviously a great challenge for the education system of Bangladesh (Ansarey,2016).A dropout is someone who has left school or college before they have finished their studies.(Collins,2023).In British English dropout means a student who fails to complete a school or college course. Dropout student are defined as who leave the specialized level without completing their studies. According to Oxford Dictionary (2015)” Dropout” means who have abandoned or a course of study or who has rejected as conventional society to pursue an alternative lifestyle. Students dropping out of their studies for numerous reasons and factors (Eisenberg &Dowsett, 1990) range from academic, too non-academic, to other factors (Jones & Watson, 1990). Bridge land et al. (2006) reveal that dropping out of institutions at the tertiary levels is a phenomenon which is somewhat common to all countries of the globe. And the reasons behind these dropouts are both internal and external to the academic environment. some factors are common to dropouts of both genders, there are others which are especially applicable for female students (marriage, child birth etc.) and other that are especially applicable for male students too (e.g. taking financial burden of the family). Major academic reasons for tertiary level drop outs are: students underperforming in the tests or exams, students not attending classes and students not getting their desired scores etc. The major non-academic reasons (i.e., factors external to the academies or institutions) are: students confronting financial constraints, students facing difficulties due to changes within their families, students

getting more occupied in their jobs etc.(Diana, 2016).Through examining the dropouts at private universities, the study's main objective is to pinpoint the variables at play in the general phenomenon of students leaving Private universities. The study is based on an analysis of the factors contributing to student dropouts, assessment of the rate of male female dropout and it concludes by making conclusions that could serve as guidance for how to address student educational institutions.

PROBLEM STATEMENT

A few years back the dropout rate was noteworthy, luckily with proper care government of Bangladesh has succeeded to minimize the rate at primary and secondary education except the tertiary level (Sajid, 2016). According to the UGC report for 2022–2023, Bangladesh is home to 166 universities, including 54 public and 112 private institutions. Given the large number of students enrolling in private universities' graduate program, it is important to carefully analyze the dropout rates of these individuals. There have been numerous studies focusing on the dropout problem in Bangladesh at all educational levels, but none specifically focused on private universities. Due to the financial hardship of families during the Covid 19-time, dropout issues were severe in private institutions. However, following this difficult time for the world, a few tertiary-level studies based at private universities have addressed this topic.

OBJECTIVES OF THE STUDY

This study aims to identify the factors for the drop-out at tertiary level of education within Dhaka city in Bangladesh. The specific objectives are outlined below:

- To provide an understanding of student's dropout and its dynamics.
- To explore the reasons those are responsible for drop-out of the students at tertiary level of education in Private Universities within Dhaka city in Bangladesh.
- To examine the factors contributing to the dropout rate in tertiary education in Private Universities within Dhaka city in Bangladesh.

- To evaluate the negative impact of dropout on subsequent students.
- To provide the suggestions that could reduce the dropout rate.

RESEARCH HYPOTHESES

The research question and hypothesis must be formulated before the study can begin. The hypothesis, not the evidence, should guide the main research question. Research question should be driven by the hypothesis rather than the data. For the research entitled "Drop-out of Students at tertiary level: Empirical evidence from Bangladesh" Some hypotheses can be developed.

A dropout is someone who doesn't finish a project or program, especially any institution. If you quit educational institution before you graduate, some people will call you a dropout. Dropping out Tendency has a very bad effect on society, economy and personal life. It has been reported to have a much higher rate of high-risk behaviors such as early pregnancy, early sexual activity, delinquency, criminality, violence, alcohol and drug misuse, and suicide.

The following are some hypotheses on the major factors that lead to university dropouts:

1. Financial concerns (Economic insolvency, High tuition fees, High leaving cost, Death of family head, Sudden financial crisis)
2. Personal life and social life(Unstable mental health, early marriage, Pregnancy, Switch to new job, Adjustment with the existing environment, Lack of hostel facilities and social security)

3. Academic disqualification (poor understanding, Lack of analytical ability, Poor result, Pressure of study)

4. Support from family (Financial support, Mental support, Problems or Changes in family relationship) Time adjustment issues (Distance of campus, Shift of classes).

LITERATURE REVIEW

Undergraduate dropout at the tertiary level in Bangladesh remains a critical yet underexplored issue, despite significant progress in achieving near-universal primary school enrollment. While primary and secondary education dropout rates have been reduced through government interventions, tertiary-level dropout persists at an alarming rate, posing challenges to socioeconomic development. This review synthesizes key studies to examine the causes, consequences, and potential interventions for undergraduate dropout in Bangladesh, covering both private and public universities, and identifies gaps in the existing literature.

Islam and Pavel (2014) investigated dropout causes in private universities but overlooked public institutions. They also noted that students often drop out due to the inability to afford tuition fees or cope with academic pressures, particularly in competitive programs like Business Administration.

Latif et al. (2015) identified economic factors like poverty, early marriages, and inadequate school facilities as major dropout drivers across countries, with financial constraints being the most significant also in Bangladesh, financial instability and societal pressures, particularly on female students, were emphasized. The study underscored that low family income and lack of basic facilities (e.g., libraries, labs) significantly contribute to dropout, aligning with findings specific to Bangladesh's tertiary sector.

Ansarey (2016) conducted a mixed-method study at ASA University Bangladesh, revealing rural students' disillusionment with degree relevance, language barriers, and lack of career support. Recommendations include aptitude tests, English foundation courses, job fairs, counseling, and diverse academic programs to reduce dropouts.

Hossain (2016) examined dropout trends in both public and private universities, emphasizing poverty, inadequate institutional support, and societal issues like child marriage. Suggestions include enhanced university resources, teacher incentives, and legal reforms to curb dropout rates.

Milon et al. (2018) found academic pressure, financial issues, and family problems as key dropout factors at private universities, advocating for targeted interventions.

Rahman et al. (2023) highlighted socio-economic barriers to academic performance, noting the importance of supportive environments, proper course selection, and faculty guidance. The study advocated for improved academic support systems, including course advising and motivational programs, to reduce dropout rates.

Ahmed et al. (2023) T explored the impact of remittances on school dropout, including at the tertiary level, using data from the Bangladesh Household Income and Expenditure Survey. It found that remittances, particularly international ones, reduce dropout rates by alleviating financial burdens, with a stronger effect on female students. The study highlighted the role of economic support in enabling students to continue their education, suggesting that policies to facilitate remittances could indirectly lower tertiary dropout rate.

Research Gap: Despite policies to curb dropouts, tertiary-level research is limited compared to primary and secondary education. Existing studies focus heavily on private universities, leaving public universities and their affiliated institutions underexplored. Comprehensive investigations into dropout causes and effective interventions across all tertiary institutions in Bangladesh are needed.

METHODOLOGY OF THE STUDY

This study follows a descriptive statistical approach for data analysis. The goal is to identify and analyze the key factors contributing to student dropouts in Private Universities within Dhaka city in Bangladesh. A structured survey method has been employed to collect primary data from 12 private universities in Dhaka city.

In this study, primary data were collected from 350 respondents' comprising 200 dropout students, 100 teachers, 30 guardians and 20 policy maker by using purposive sampling method. After gathering all the data from the respondents, Microsoft Excel and SPSS version 27 were used for data entry and statistical analysis. In this study Statistical tools like table, Pie Chart, Bar Graph, and Histogram were used to look at the population's

frequency and percentage. In order to figure out the percentage of students who were dropped out at tertiary education level and to assist in identifying the factors that influence these students in private universities located in Dhaka, Bangladesh.

6.1 Research Design

In this study qualitative methods have been used to gather and examine the data obtained from all respondents. Before distributing the survey to the intended group of respondents, the investigators prepared and finalized the survey form. Few items on the survey form are especially designed to address analytical goals in relation to the drop-out of students in tertiary level of education in Bangladeshi private tertiary institutions.

6.2 Population and Sampling

In the present study, the researchers will be taken twenty universities for the survey. Among them, 12 universities will be chosen around Dhaka city in Bangladesh. A total of 350 respondents' educators, students, guardians, social and education experts will be included in this investigation. Regardless of gender, color, or a level of teaching experience, the survey form has been randomly given to respondents with a background in education.

DATA ANALYSIS

After gathering all the data from the respondents, it has been compiled and put through SPSS for analysis. Both descriptive and inferential analyses are used in the inquiry. The researcher uses descriptive analysis to look at the population's frequency and percentage. Additionally, it has also been used to determine the mean, variance, frequency, and percentage in an order to determine the level of drop out students in tertiary education as well as the help to find out the components that affect the drop out students in tertiary education in Bangladesh. Data analyses and findings are as follows:

7.1 Data analyses on Drop-out Students' Perspective

The research entitled "Factors Influencing Drop-out of Students in Tertiary Education of Bangladesh: An Empirical Study on Private Universities of Dhaka City" has covered primary data collection from four categories of respondent comprising 200 dropped out students, 100 teachers, 30 guardians and 20 policy makers by using purposive sampling method through structured questionnaire. Data collection from dropped out students, and analysis from the students' perspective are discussed below:

7.1.1. Students Dropped out Ratio:

In this study the researchers figure out the ratio of dropped out students in the category of gender as male and female. The frequency table and pie chart used depict the student dropped out ratio for male and female are 65% and 35% respectively among 200 respondents.

Table No.1: Dropped out Ratio

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	130	65	65	65
Female	70	35	35	100
Total	200	100	100	

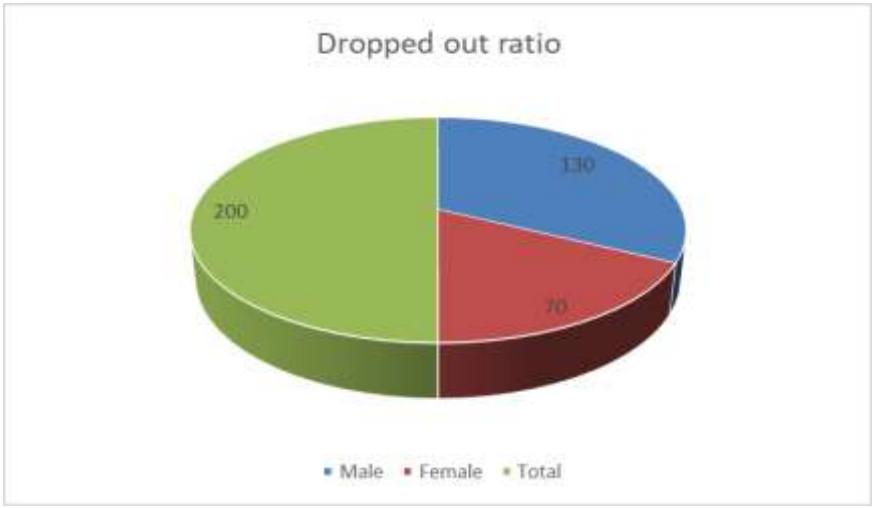


Figure 1: Dropped out Ratio

7.1.2 Dropped out observed in different level of Undergraduate program:

Dropping out of Academic institution is when a student leaves their educational institution (typically high school, college, or university) before completing their studies and getting a degree or diploma. In this study, university leaving students, particularly undergraduates, are the target respondents. The following frequency table and bar diagram depict the education level of the dropout stage. The highest dropout rate, 55.5%, was found in the first year, while the lowest dropout rate, 1.5%, was observed in the fourth year.

Table No.2: Education level of dropped out stage

Dropped out year	Frequency	Percent	Valid Percent	Cumulative Percent
1st year	111	55.5	55.5	55.5
2nd year	72	36	36	91.5
3rd year	14	7	7	98.5
4th year	3	1.5	1.5	100
Total	200	100	100	

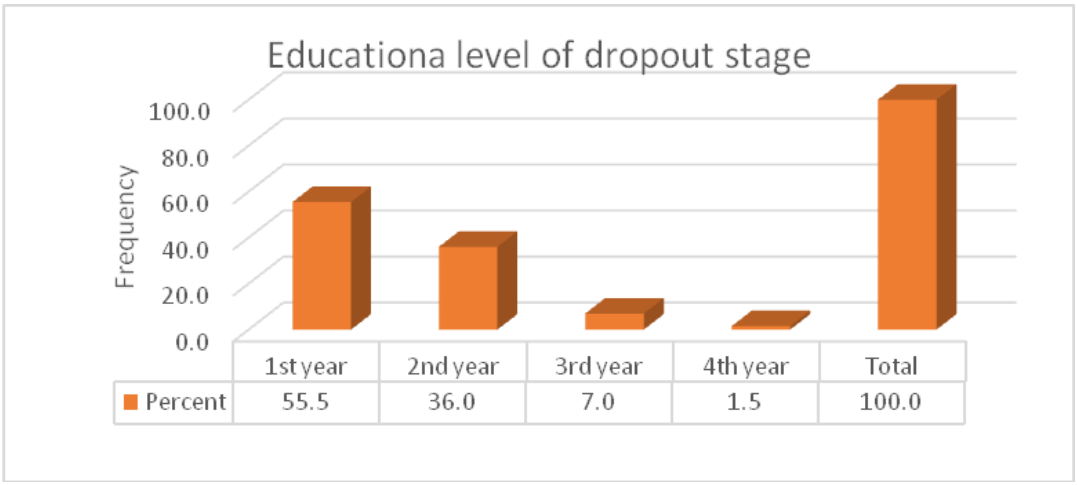


Figure 2: Education level of dropped out stage

7.1.3. Dropped out factors

The student's decision to stop attending university before graduating is influenced by a variety of factors,

including social, economic, political, familial physical and mental health, academic, and others. Economic factors such as high tuition fees and insufficient financial help have the greatest influence on student dropout from educational institutions, with a rate of 49% as shown in the frequency table and bar diagram. Political factors have a considerable impact on student dropout rates. Political instability, government policies relating to education finance and access, and the politicization of academic environments are major political factors. The dropout rate due to political and social influence is 4%that slightly affect drop out, as seen in the table and bar diagram below.

Table No.3: Factors of Dropout

Factors	Frequency	Percent	Valid Percent	Cumulative Percent
Social	8	4	4	4
Economic	98	49	49	53
Political	8	4	4	57
Familial	18	9	9	66
Physical and Mental	28	14	14	80
Academic	40	20	20	100
Total	200	100	100	

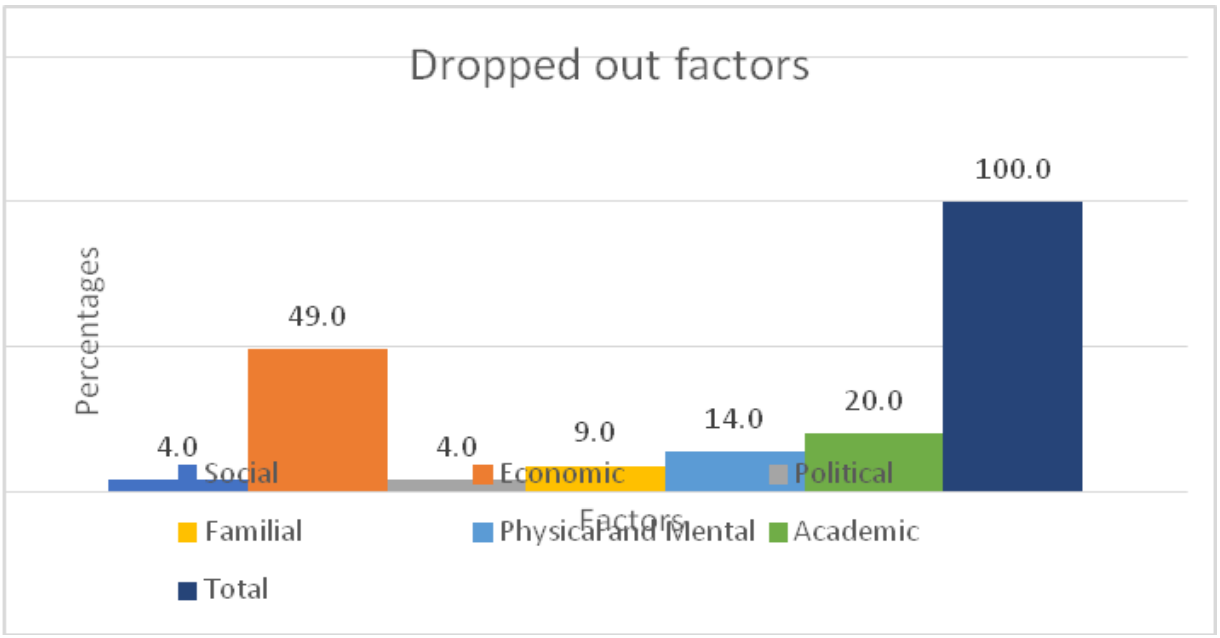


Figure 3: Dropped out factors

7.1.4. Wish to continue Education:

Continuing education encompasses all postsecondary learning or programs that persons pursue after completing their formal education. This can range from one-time seminars or workshops to online courses and whole degree programs. In this study, 36% of students want to continue their education at private universities for undergraduate programs, while 64% do not.

Table No.4: Wish to continue education

Wish	Frequency	Percent	Valid Percent	Cumulative Percent
Yes	72	36	36	36
No	128	64	64	100
Total	200	100	100	

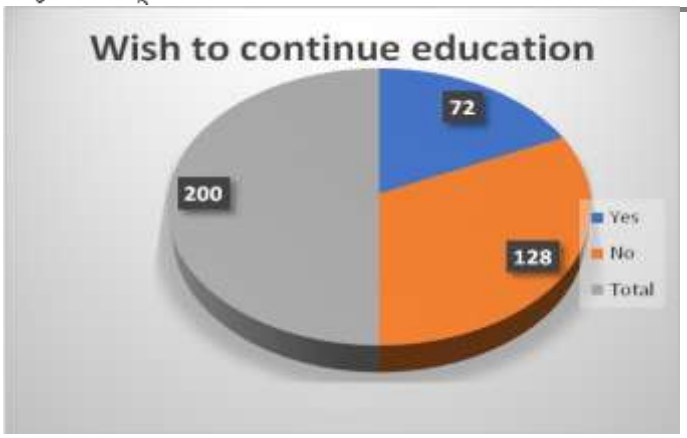


Figure 4:Wish to continue education

7.1.5. Institutional Initiative to reduce drop out in under graduation program

According to the table below, 37.5% of students suggest to private universities to grant scholarships, waivers, or financial aid.22.5% of students recommend a change in curriculum or teaching style.11.5 % of responders support eliminating internal politics and ragging.4.5% of dropped out students talk about expanding focus on female education; 14% of them directed to increase infrastructural facilities or internal atmosphere; and.5% of respondents advised researchers for creating career or job opportunities, 9.5% of them expect other facilities such as communication system development, stringent monitoring, and stimulation of group work to successfully reduce dropout at the undergraduate level.

Table No. 5: Institutional Initiative for diminishing drop out

Name of Initiatives	Frequency	Percent	Valid Percent	Cumulative Percent
Scholarship/Waiver/financial support	75	37.5	37.5	37.5
Curriculum/ Teaching style change	45	22.5	22.5	60
Reducing internal politics and ragging	23	11.5	11.5	71.5
Increasing focus on female education	9	4.5	4.5	76
Improving infrastructural facilities or internal environment	28	14	14	90
Creating carrier or job opportunities	1	0.5	0.5	90.5
Others like Communication system development, strict monitoring, motivation of group work	19	9.5	9.5	100
Total	200	100	100	

7.1.6. Government Initiative to reduce drop out:

The current study found that students' suggestions for the government to reduce dropouts include increasing the budget for education, introducing stipend/merit-based scholarships or incentives for private universities, changing the educational system, prohibiting student politics, and other measures. According to the frequency table and histogram below, boosting the budget in the education sector has the largest weight (28.5%), while prohibiting student politics has the lowest weight (6%).

Table No.6: Govt. initiative

Name of Govt. initiatives	Frequency	Percent	Valid Percent	Cumulative Percent
Increase budget in education sector	57	28.5	28.5	28.5
Stipend/ Merit based scholarship for Pvt, universities/ incentives	48	24	24	52.5

Change educational system	36	18	18	70.5
Prohibition of student politics	12	6	6	76.5
Others	47	23.5	23.5	100
Total	200	100	100	

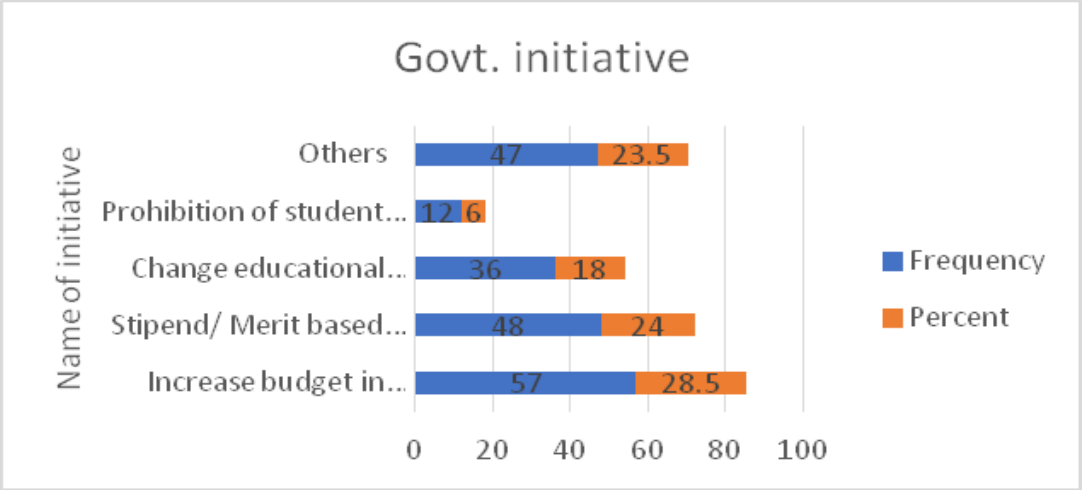


Figure 6: Government initiative to reduce drop out

7.1.7. NGO and other institutions' initiative to reduce drop out

Non-governmental organizations and other entities, such as privately held banks, insurance companies, and finance firms, can play an important role in reducing tertiary education dropout rates. 12.5% of respondents suggested that NGO funding, scholarship, and financial assistance be increased. 35% of dropped out students advocate that non-profit organizations and banks should offer interest-free study loans. 10.5% of them stated that NGO and banks can provide various motivational programs and policies to raise awareness about female education. 9.5% of the targeted respondents mention facilitating part-time jobs, which will be greatly appreciated by insurance companies, banks, and other financial and non-financial institutions.20% of students wish to contribute to curriculum development. Finally, 12.5% of respondents request further support such as social safety and security, counseling, and motivation to choose a carrier in the future.

Table No.7: Initiative of NGO and other institutions

Name of initiative	Frequency	Percent	Valid Percent	Cumulative Percent
Financial support/scholarship/financial any help	25	12.5	12.5	12.5
Study loan without interest	70	35	35	47.5
Awareness about female education	21	10.5	10.5	58
Facilitate part time job	19	9.5	9.5	67.5
Valued opinion in curriculum development	40	20	20	87.5
Others	25	12.5	12.5	100
Total	200	100	100	

7.1.8. Adverse effects of dropout student at tertiary education level

This study demonstrates the negative impacts of dropout students at the tertiary education level, which include increased unemployment, mental stress, illiteracy, an uncertain existence, and involvement in anti-social activities, financial insolvency, and other issues. According to the frequency table, the largest rate of adverse effects of dropout is held by growing rate of employment, which is 20%, and the lowest adverse effects of dropout is held by financial insolvency, which is 3.5%.

Table No.8: Adverse effect of drop outs

Name of effect	Frequency	Percent	Valid Percent	Cumulative Percent
Increase rate of unemployment	40	20	20	20
Mental stress	35	17.5	17.5	37.5
Illiteracy	32	16	16	53.5
Uncertain life	28	14	14	67.5
Involvement with anti-social activities	38	19	19	86.5
Financial insolvency	7	3.5	3.5	90
Others	20	10	10	100
Total	200	100	100	

7.2 Data analyses on Teachers' Perspective

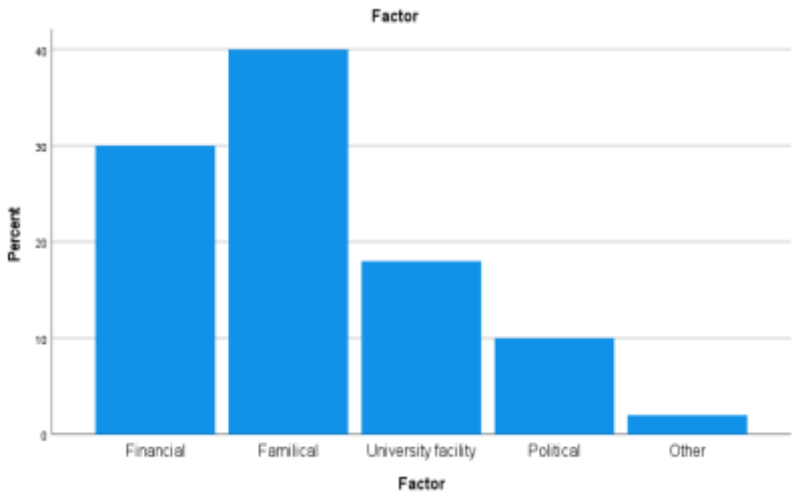
In the present study data has been collected from 100 teachers and then analyzed. They are described below

Comment: In our study our 94% respondent agreed that there is dropout in tertiary level so there is drop out exist

Average dropout					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1-10	57	57.0	57.0	57.0
	10-20	26	26.0	26.0	83.0
	20-30	9	9.0	9.0	92.0
	30-40	8	8.0	8.0	100.0
	Total	100	100.0	100.0	

Comment: Minimum dropout rate is 1 to 10 percent and maximum dropout rate is up to 40% in tertiary educational level

Factor					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Financial	30	30.0	30.0	30.0
	Familial	40	40.0	40.0	70.0
	University facility	18	18.0	18.0	88.0
	Political	10	10.0	10.0	98.0
	Other	2	2.0	2.0	100.0
	Total	100	100.0	100.0	



Comment:

Maximum dropout reason is financial constraints and family pressure or responsibilities and the rate is 30% and 40%. Other reasons have also impact. These are academic pressure, mental health issues and political.

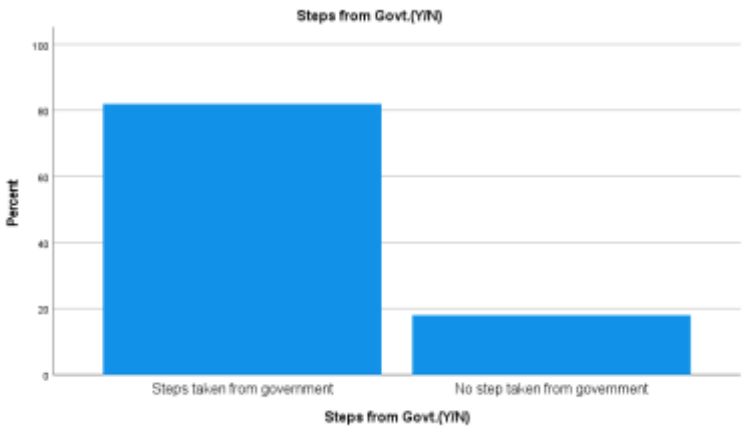
Challenges					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Management of university	36	36.0	36.0	36.0
	No Communication with students	6	6.0	6.0	42.0
	time management	10	10.0	10.0	52.0
	Scholarship and waiver facility	10	10.0	10.0	62.0
	Secured environment confirmation	8	8.0	8.0	70.0
	at least two semester tuition fees advanced	6	6.0	6.0	76.0
	Management of University	12	12.0	12.0	88.0
	Other	12	12.0	12.0	100.0
	Total	100	100.0	100.0	

Comment: Students face different types challenges for a heading dropout. Main challenges faced by them are miscommunication of authorities, communication gap with students, tough process to get waiver and scholarship facility, unsecured environment and advanced tuition fees.

Steps					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Students Facilities Encouragements	46	46.0	46.0	46.0
	Ensuring Student Attendance	20	20.0	20.0	66.0
	University Infrastructure Development	16	16.0	16.0	82.0
	Counseling	2	2.0	2.0	84.0
	Prohibiting unfair activities	4	4.0	4.0	88.0
	no answer	12	12.0	12.0	100.0
	Total	100	100.0	100.0	

Comment: In our study respondent suggested different steps should be taken to reduce dropout rate.Students' facilities encouragement, and ensuring students attendance have impact mostly and the rate is 36%and 20%. Other steps are: Developing university infrastructure, counseling, prohibiting unfair activities etc.

Steps from Govt.(Y/N)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Steps taken from government	82	82.0	82.0	82.0
	No step taken from government	18	18.0	18.0	100.0
	Total	100	100.0	100.0	



Comment: Most of the respondent agreed that government steps should be taken to reduce dropout.

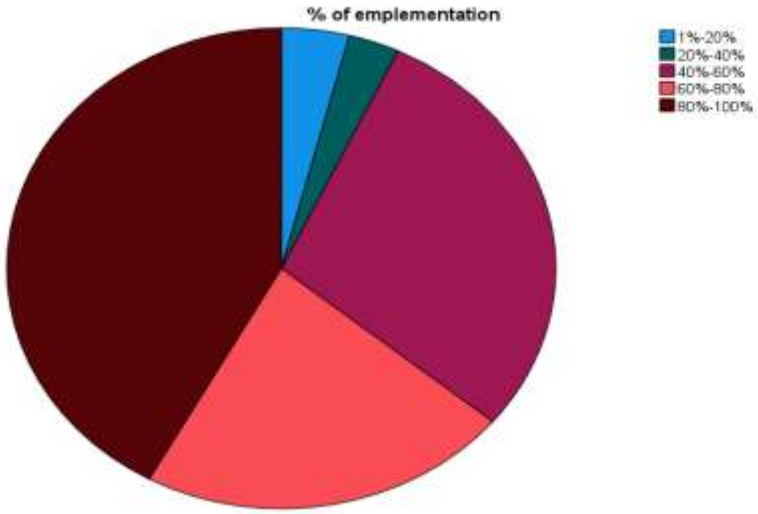
Types of steps					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Seminar Assistant	42	42.0	42.0	42.0
	Research Assistant	22	22.0	22.0	64.0
	Part time Job	12	12.0	12.0	76.0
	University stipend	24	24.0	24.0	100.0
	Total	100	100.0	100.0	

Comment: Government can arrange different steps to reduce dropout. Research assistant in different project, part time job and university stipend will be fruitful

Policy from university(Y/N)					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Policy taken from university	82	82.0	82.0	82.0
	No policy taken from university	18	18.0	18.0	100.0
	Total	100	100.0	100.0	

Comment: Every university has own policy to handle the student's dropout.Maximum university have taken policy to reduce dropout.

Rate of implementation					
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1%-20%	4	4.0	4.0	4.0
	20%-40%	3	3.0	3.0	7.0
	40%-60%	29	29.0	29.0	36.0
	60%-80%	22	22.0	22.0	58.0
	80%-100%	42	42.0	42.0	100.0
	Total	100	100.0	100.0	



Comment: Maximum universities probability to implement policy for reducing dropout in tertiary educational level is 42 %.

7.3 Data analyses on Guardian's Perspective

In the present study data has been collected from 30 guardians and then analyzed. They are described below:

Reasons of drop out

From the data the following reasons are found responsible for students' drop out at tertiary level.

1. **Financial Constraints**
   High tuition fees and limited financial aid force many students, especially from lower or middle-income families, to leave before completing their degree.

2. **Academic**
   Some students struggle with the academic pressure due to weak foundations from school or college, leading to poor performance and eventual dropout. In some private universities, outdated teaching methods, unqualified faculty, or poor facilities demotivate students and reduce their interest in continuing.

3. **Political issues**
   Political issues like Political Instability and Social Movements, Lack of Proactive Policy Making, Gender and Cultural Biases in Policy, Non-Systemic Alienation contributes in dropout.

4. **Mental Health Issues**
   Anxiety, depression, stress, and lack of emotional support can cause students to disengage and eventually leave university.

5. **Family Pressure or Responsibilities**

   Some students—especially women—may leave university due to family expectations, early marriage, or the need to support the family financially. Due to financial needs, many students start working and find it difficult to balance job and study, eventually choosing to drop out.

Table: Reasons of dropout of students at tertiary level

Reasons	Frequency
Financial	8
Political	5
Family Pressure	6
Mental Health	4
Academic	4
Others	3

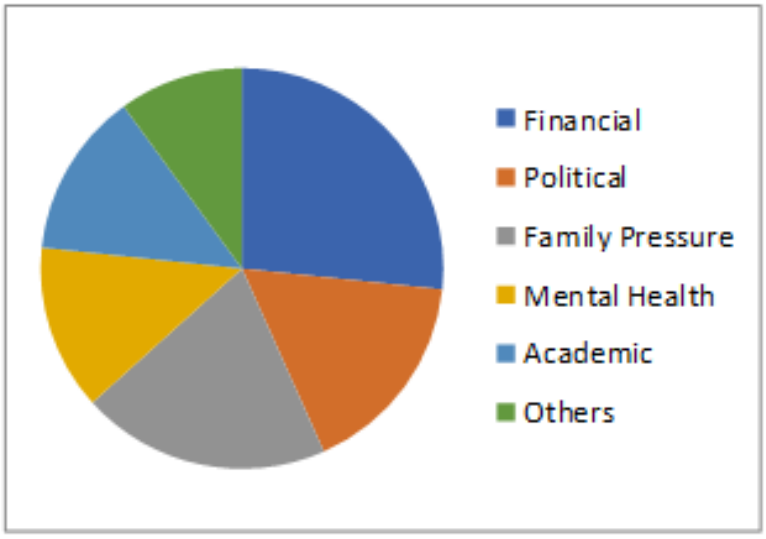


Fig: Reasons of drop out

7.4 Family's Role in Reducing Dropout at University Level

1. Counseling: Families provide consistent encouragement and motivation, especially during academic stress or failure, helping students stay focused rather than give up. Data shows that 12 parents did this for their children.

2. Valuing Higher Education: When families show respect for education and celebrate academic achievements, students are more likely to remain committed and proud of their educational journey. Data shows that 9 parents showed this.

3. Mental Support: Family shows empathetic to the dropout students for their mental stability. In this study 7 parents were besides their children mentally.

Table: Family role with the drop-out students

Family Role	Frequency
Counseling	12
Valuing higher education	9
Mental support	7
Psychological treatment	2

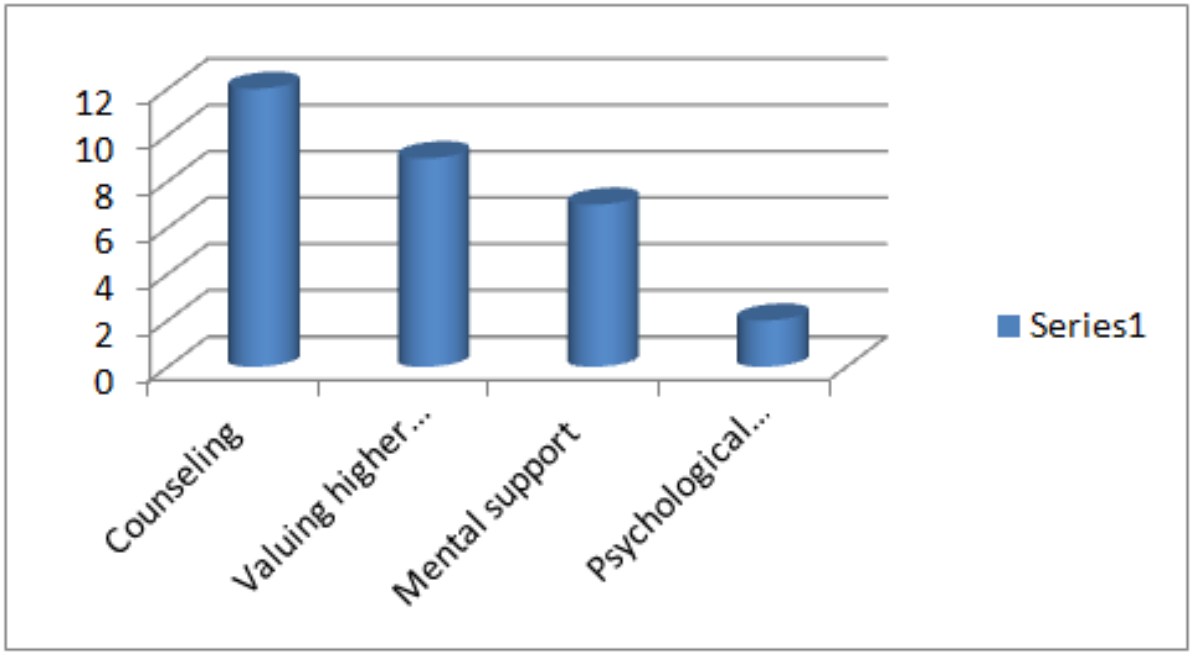


Fig: Family role for the dropout student

Adverse effect of drop out

1. **Depression**

   Parents often feel deep disappointment, guilt, or worry when a child drops out. It can lead to tension, blame, or damaged relationships within the family.

2. **Interrupted Career Aspirations**

   Families often have expectations tied to their children's success—such as becoming financially stable or supporting siblings. Dropping out can disrupt those hopes and create long-term stress.

3. **Lowered Family Morale**

   A dropout in the family may lower the confidence or motivation of younger siblings or relatives, creating a ripple effect on their attitude toward education.

4. **Increased Dependency**

   Without a university degree, the dropout may face difficulties in employment, increasing financial dependency on the family for a longer period.

Table: Effect of Drop-out

Effect of Drop-out	Frequency
Increased dependency	12
Depression	10
Interrupted career aspirations	4
Lowered family Morale	4

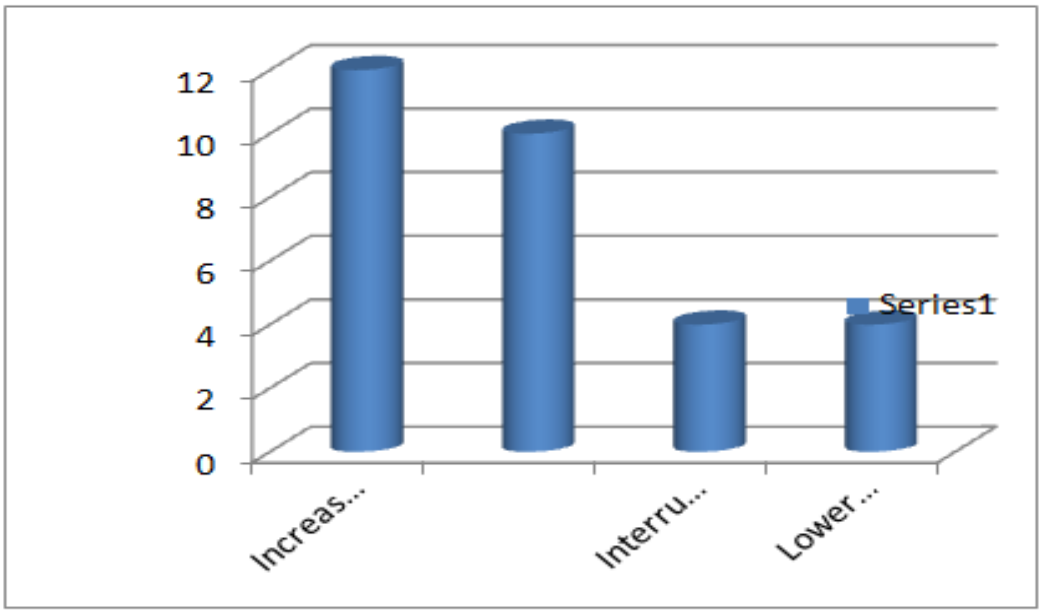


Fig: Effect of dropout

Family Steps to reduce drop out

1. **Guidance in Decision-Making**

   Families can assist in course or major selection based on the student's interests and abilities, reducing the chances of regret or disengagement later on.

2. **Monitoring Without Pressure**

   Constructive involvement—such as asking about progress or offering help—without exerting excessive academic pressure helps students stay on track without added stress.

3. **Open Communication**

   maintaining regular, open conversations about academic challenges, career goals, and mental health helps students feel heard and supported, preventing isolation and frustration.

4. **Financial Planning and Stability**

   Parents/guardians should plan ahead for university expenses and explore available scholarships or funding options, reducing the pressure on students to drop out due to financial constraints.

5. **Emotional Support**

   Families can provide consistent encouragement and motivation, especially during academic stress or failure, helping students stay focused rather than give up.

Table: Family steps to reduce drop-out

Steps should be taken	Frequency
Financial planning	10
Open communication	8
Emotional support	5
Monitoring	4
Guidance in decision making	3

Role of Universities in Reducing Dropout

1. **Provide Financial Aid and Scholarships**

   Universities should offer need-based scholarships, flexible payment plans, and emergency funds to help students continue their studies despite financial difficulties.

2. **Establish Academic Counseling and Mentoring**

   Regular academic advising and mentorship programs help students choose the right courses, manage workloads, and stay motivated.

3. **Strengthen Student Engagement**

   Organizing clubs, sports, seminars, and extracurricular activities creates a sense of belonging, increasing retention and motivation.

4. **Early Warning Systems**

   Monitor attendance, grades, and participation to identify at-risk students early and intervene with personalized support before dropout happens.

5. **Career Development Support**

   Offer career counseling, internship opportunities, and job placement services so students see a clear path from university to employment.

Table: University role to reduce drop-out

Role	Frequency
Provide financial aid and scholarship	13
Counseling and monitoring	12
Strengthen students engagement	10
Career development support	10
Early warning system	8

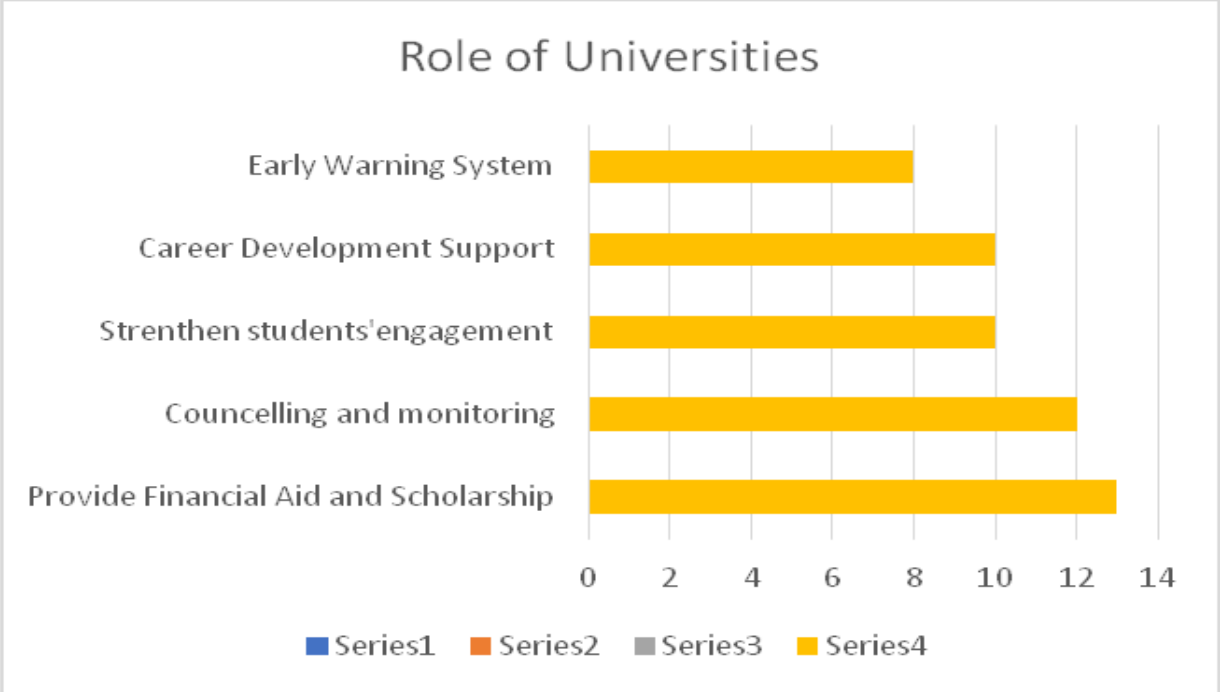


Fig: University role to reduce drop-out

IMPLICATION

- Education is the power that is dynamic for a country to make a sound economy. There is no question that the quantity of dropout understudies consistently in Bangladesh incorporates numerous capable and promising ones too. On the off chance that this present circumstance proceeds, it won't carry anything great to our country.

- The financial vulnerability is the main reason for dropout, the government should implement special programs to combat poverty and close the wealth gap. In this sense, grants or scholarships ought to be made available to the talented but disadvantaged pupils.

- In order to keep student interested in learning, it is crucial to address the numerous social, economic, political, and environmental factors that contribute to dropout and to take the appropriate precautions.

- The government or the relevant authorities should take more attention when hiring qualified teachers who can explain complex material to pupils in an understandable manner and make class fun. All instructors should receive adequate training and instructional resources from the government and educational institutions.

RECOMMENDATIONS

The following recommendations are suggested from policy makers and education experts:

1. **Introduce a National Tuition Support Scheme**

   Develop a government-backed financial aid program (scholarships, student loans, stipends) specifically for low- and middle-income students enrolled in private universities to ease financial burdens.

2. **Strengthen Quality Assurance and Monitoring**

   The University Grants Commission (UGC) should regularly assess the academic quality and student support services in private universities to ensure a standard learning environment that encourages retention.

3. **Mandatory Student Counseling Services**

   It requires all private universities to establish professional counseling units offering academic, career, and mental health support to address stress, confusion, or crisis that lead to dropout.

4. **Encourage Industry-Academia Linkages**

   Promote partnerships between private universities and industries to ensure employability-focused education. This will enhance student motivation by making their education feel more relevant and purposeful.

5. **Flexible Academic Policies**

   Allow more flexible credit transfer policies, part-time enrollment options, and re-enrollment opportunities to accommodate students facing temporary financial or personal hardships.

6. **Government Performance-Based Incentives**

   Offer incentives to private universities that maintain low dropout rates and implement strong student retention strategies, encouraging institutions to invest in student success.

7. **Develop a National Tracking System**

   Establish a centralized student database to track dropout patterns and identify common causes across private institutions, helping policymakers make evidence-based interventions.

8. **Expand Career Readiness Programs**

   Make it mandatory for universities to offer internship placement assistance, soft skill development, and career guidance, ensuring students see a clear path from education to employment.

CONCLUSION

This study aimed to identify and analyze the key factors influencing student drop-out in tertiary education, with a specific focus on private universities in Dhaka City, Bangladesh. Drawing on empirical data collected from 200 drop-out students, 100 university teachers, 30 guardians, and 20 policymakers and education experts across 12 private universities, the findings highlight that financial constraints and social and family-related issues are the most significant contributors to student attrition. Economic Hardship, including the inability to pay tuition fees and meet daily expenses, was consistently cited by students and corroborated by educators and guardians. Additionally, social pressures, lack of family support, and personal or health-related problems also emerged as critical determinants. Institutional factors such as inadequate counseling services and limited financial aid options further exacerbate the issue. While the study primarily focuses on Dhaka-based institutions, the results may reflect broader national trends. Addressing these challenges requires a coordinated approach involving universities, families, and policymakers. Increased availability of scholarships, improved student support systems, and greater community engagement are essential to reduce drop-out rates and enhance retention in private tertiary education in Bangladesh.

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