Urban poverty and adaptations of the poor to urban life in
Dhaka City, Bangladesh

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DEDICATION

To the poor people living in Dhaka slums who have honoured this study through their participation
ABSTRACT

This thesis explores urban poverty and the adaptations of the urban poor in the slums of the megacity of Dhaka, Bangladesh. It seeks to make a contribution to understanding and analysis of the phenomenon of rapid mass urbanisation in the Third World and its social consequences, the formation of huge urban slums and new forms of urban poverty. Its focus is the analysis of poverty which has been overwhelmingly dominated by economic approaches to the neglect of the social questions arising from poverty. This thesis approaches these social questions through an ‘urban livelihood framework’, arguing that this provides a more comprehensive framework to conceptualise poverty through its inclusion of both material and non-material dimensions.

The study is based on primary data collected from slums in Dhaka City. Five hundred poor households were surveyed using a structured questionnaire to investigate the economic activities, expenditure and consumption, access to housing and land, family and social networking and cultural and political integration. The survey data was supplemented by qualitative data collected through fifteen in-depth interviews with poor households.

The thesis found that poverty in the slums of Dhaka City was most strongly influenced by recent migration from rural areas, household organisation, participation in the ‘informal’ sector of the economy and access to housing and land. Almost half of the poor households in the study locations were identified as ‘hardcore poor’, that is having insufficient income for their physical needs. The remainder were found to be ‘absolute poor’, those who experienced poverty and vulnerability but varied in their levels of income and consumption. This level of poverty was also characterised by their social, cultural and political marginalisation. In summary, the urban poor remain very much dependent on their household and social networking, the main social capital they use to adapt to life in Dhaka City.

Overall, the urban poor in this study experience the highest level of poverty and vulnerability in their everyday life. The thesis argues that the experience of poverty in the megacity of Dhaka for these households follows the pattern of urbanisation without development, the very opposite to their expectations and aspirations.
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TABLE OF CONTENTS

<table>
<thead>
<tr>
<th>Section</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Abstract</td>
<td>i</td>
</tr>
<tr>
<td>Acknowledgements</td>
<td>ii</td>
</tr>
<tr>
<td>Table of contents</td>
<td>iv</td>
</tr>
<tr>
<td>List of tables</td>
<td>ix</td>
</tr>
<tr>
<td>List of graphs</td>
<td>xii</td>
</tr>
<tr>
<td>List of diagrams and maps</td>
<td>xiv</td>
</tr>
<tr>
<td>Abbreviations</td>
<td>xv</td>
</tr>
</tbody>
</table>

CHAPTER-1: INTRODUCTION: POVERTY AND ADAPTATIONS TO DHAKA CITY

1.1 Introduction                                                      1
1.2 Background of the study                                           2
1.3 Focus of the study                                                5
1.4 Usefulness of the study                                           9
1.5 Limitations of the study                                          11
1.6 Overview of the thesis                                            12

CHAPTER-2: OVERVIEW OF DHAKA CITY: ITS NATURE, GROWTH AND POVERTY

2.1 Introduction                                                      16
2.2 A general profile of Dhaka City                                   16
2.3 National urban growth and Dhaka City’s predominance               23
2.3.1 Definition and components of urban growth                      23
2.3.2 The trend of urbanisation and urban growth                     25
2.3.3 The growth of Dhaka City                                       31
2.4 Urban poverty and Dhaka City’s predominance                       35
2.4.1 The trend of urban poverty                                     35
2.4.2 Poverty and slums in Dhaka City                                38
2.5 Chapter summary                                                  42
5.3.3 Measures of poverty and adaptation 130
5.3.4 Definitions of key terms 130
5.4 Selection of study areas and subjects 132
5.4.1 Study areas 132
5.4.2 Types of poor habitats 135
5.4.3 The subjects of the study 136
5.5 Data collection and data analysis 137
5.5.1 Sampling for household survey 137
5.5.2 Conducting the survey 138
5.5.3 Qualitative study 140
5.5.4 Study instruments 141
5.5.5 Techniques of data analysis 142
5.6 Ethical issues 143
5.7 Validity and reliability 144

CHAPTER-6: FINDINGS

6.1 Introduction 146
6.2 Socio-demographic characteristics of the respondents 147
6.2.1 Neighbourhood and habitat types 147
6.2.2 Demographic characteristics 148
6.2.3 Migration patterns 150
6.2.4 Residential patterns 152
6.2.5 Household characteristics 153
6.3 Features of urban poverty and vulnerability 155
6.3.1 Employment patterns 155
6.3.2 Income patterns 160
6.3.3 Expenditure and consumption patterns 166
6.3.4 Household loans, savings and assets 176
6.3.5 Housing, infrastructure and social services 185
6.4 Forms of adaptations of the urban poor 196
6.4.1 Family and social networks 196
6.4.2 Behaviour, culture and values 210
6.4.3 Neighbourhood, grouping and politics 218
6.5 Summary of findings 228
CHAPTER-7: DISCUSSION

7.1 Introduction 231
7.2 The ‘urban livelihood framework’ 232
7.3 Understanding urban poverty and adaptations 233
7.3.1 Characteristics of the urban poor 233
7.3.2 ‘Informal’ employment and livelihood strategies 237
7.3.3 Poverty and vulnerability 241
7.3.4 Access and well-being 247
7.3.5 Family relationships and urban adaptations 252
7.3.6 Networking and social capital 256
7.3.7 Cultural adaptations and modernity 260
7.3.8 Local level politics and integration 263
7.4 Revisiting theory and research 271

CHAPTER-8: SUMMARY AND CONCLUSION

8.1 Introduction 275
8.2 Focus on the research findings 276
8.3 Implications of the findings 284
8.3.1 Implications at a theoretical level 284
8.3.2 Implications at a practical level 288
8.4 The need for future research 290

REFERENCES 293

APPENDICES

Appendix -1: Questionnaire (English & Bengali) 322
Appendix-2: Photographs showing the poverty and vulnerability of the urban poor in the study locations in Dhaka City 348
LIST OF TABLES

Table-2.3.1: Urban population growth in Bangladesh (1901-2001)   26
Table-2.3.2: Ranking of major urban centres in Bangladesh (1901-2001)  29
Table-2.3.3: Population and area size of Dhaka City (1700-2001)   34
Table-2.4.1: Urban population in Bangladesh below the poverty line
(DCI method)   36
Table-2.4.2: Recent trends in urban poverty in Bangladesh (CBN method)  36
Table-2.4.3: Incidence of poverty in selected urban areas in Bangladesh
(CBN method)  37
Table-2.4.4: Summary information on slums and squatter settlements in Dhaka
Statistical Metropolitan Area (SMA)         40
Table-5.4.1: Study locations by areas and types of habitats  137
Table-5.5.1: The number of households surveyed by areas and habitat types  138
Table-6.2.1: Neighbourhoods of the respondents  147
Table-6.2.2: Habitat types of the respondents  147
Table-6.2.3: Age structure of the respondents  148
Table-6.2.4: Marital status of the respondents  150
Table-6.2.5: Level of education of the respondents  150
Table-6.2.6: Districts of origin of the respondents  151
Table-6.2.7: Size of the households  154
Table-6.2.8: Descriptive statistics of demographic variables  155
Table-6.2.9: Directional measures of demographic variables and poverty level  155
Table-6.3.1: Major problems at employment  158
Table-6.3.2: Types of harassment at employment  158
Table-6.3.3: Descriptive variables of income  162
Table-6.3.4: Sources of household income by types of poor  162
Table-6.3.5: Sources of household income  162
Table-6.3.6: Correlates of income  163
Table-6.3.7: Multiple regression of income  164
Table-6.3.8: Socio-demographic characteristics and income level  165
Table-6.3.9: Expenditure for housing  168
Table-6.3.10: Expenditure in rural areas
Table-6.3.11: Descriptive statistics of expenditures
Table-6.3.12: Average food intake per person per day
Table-6.3.13: Consumption of selected food items in the week
Table-6.3.14: Correlates of consumptions
Table-6.3.15: Multiple regression of consumption
Table-6.3.16: Socio-demographic characteristics and consumptions
Table-6.3.17: Amount of household loans
Table-6.3.18: Amount of household savings
Table-6.3.19: Descriptive statistics of household loans, savings and assets
Table-6.3.20: Selected household items used by the urban poor
Table-6.3.21: Correlates of asset level
Table-6.3.22: Multiple regression of asset level
Table-6.3.23: Socio-demographic characteristics and asset level
Table-6.3.24: Housing material of the respondents
Table-6.3.25: Socio-demographic characteristics and quality of housing
Table-6.3.26: Access to infrastructure facilities
Table-6.3.27: Reasons for not using government hospitals
Table-6.3.28: Maternal and child health
Table-6.4.1: Types and causes of extended family
Table-6.4.2: Types and causes of ‘non-family’
Table-6.4.3: Types of urban social networks
Table-6.4.4: Correlates of urban social networks
Table-6.4.5: Multiple regression of urban social networks
Table-6.4.6: Socio-demographic characteristics and social networks
Table-6.4.7: The number of those visiting villages/visited by guests from villages
Table-6.4.8: Reasons for visiting villages/visited by guests from villages
Table-6.4.9: Correlates of village networks
Table-6.4.10: Multiple regression of village networks
Table-6.4.11: Socio-demographic characteristics and village networks
Table-6.4.12: Religious and cultural practices
Table-6.4.13: Socio-demographic characteristics and future planning
Table-6.4.14: Political participation of the urban poor
Table-6.4.15: Correlates of political integration 226
Table-6.4.16: Multiple regression of political integration 226
Table-6.4.17: Socio-demographic characteristics and political integration 227
LIST OF GRAPHS

Graph-6.2.1: Gender of the respondents 149
Graph-6.2.2: Reasons for migration 151
Graph-6.2.3: Types of urban residence 152
Graph-6.2.4: Length of urban residence 153
Graph-6.2.5: Types of households 154
Graph-6.3.1: Occupational structure of the respondents 156
Graph-6.3.2: Reasons for underemployment 159
Graph-6.3.3: Household income 161
Graph-6.3.4: Level of household expenditure 166
Graph-6.3.5: Expenditure for food items 167
Graph-6.3.6: Expenditure for non-food items 169
Graph-6.3.7: Sources of household loans 177
Graph-6.3.8: Purposes of household loans 177
Graph-6.3.9: Market value of household assets 181
Graph-6.3.10: Dwelling types 189
Graph-6.3.11: Cooking facilities 189
Graph-6.3.12: Health services of the urban poor 193
Graph-6.3.13: Access to employment training 194
Graph-6.3.14: Access of children to primary education 194
Graph-6.3.15: Recreational pattern of the urban poor 195
Graph-6.4.1: Types of family 197
Graph-6.4.2: Visiting/visited by relatives/friends 201
Graph-6.4.3: Assistance received/provided 201
Graph-6.4.4: Support provided/received from villages 206
Graph-6.4.5: Becoming angry with family and community 211
Graph-6.4.6: Reasons for becoming angry 211
Graph-6.4.7: Reasons for visiting mazars (shrines) 212
Graph-6.4.8: Types of mannots (plan to sacrifice in the name of God) 212
Graph-6.4.9: Attitudes, knowledge and worldviews 215
Graph-6.4.10: Grouping, conflict and community organisations 219
Graph-6.4.11: Reasons for conflicts
Graph-6.4.12: Resolutions of conflicts
Graph-6.4.13: Duration of voting in the city
Graph-6.4.14: Affected by urban policies and urban protest
Graph-6.4.15: Recent urban policies affect the poor
# LIST OF DIAGRAMS & MAPS

<table>
<thead>
<tr>
<th>Diagrams:</th>
<th>Page</th>
</tr>
</thead>
<tbody>
<tr>
<td>Diagram-1.6.1: Structure of the thesis</td>
<td>13</td>
</tr>
<tr>
<td>Diagram-4.8.1: Urban livelihood framework: components and processes</td>
<td>118</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Maps:</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Map-2.2.1: Map of Bangladesh and location of Dhaka City</td>
<td>17</td>
</tr>
<tr>
<td>Map-5.4.1: Map of Dhaka City and Study Areas</td>
<td>133</td>
</tr>
</tbody>
</table>
ABBREVIATIONS

ADB= Asian Development Bank
AKCHP= Aga Khan Community Health Program
AL= Awami League
ASA= Association for Social Advancement
BBS= Bangladesh Bureau of Statistics
BIDS= Bangladesh Institute of Development Studies
BNP= Bangladesh Nationalist Party
BRAC= Bangladesh Rural Advancement Committee
CBN= Cost of Basic Needs
CUS= Centre for Urban Studies
CWCS= Centre for Women and Children Studies
DCC= Dhaka City Corporation
DCI= Direct Calorie Intake
DIT= Dhaka Improvement Trust
DFID= Department for International Development
DMAIUDP= Dhaka Metropolitan Area Integrated Urban Development Plan
DMDP= Dhaka Metropolitan Development Plan
DSK= Dusthya Shasthya Kendra
DWASA= Dhaka Water and Sewerage Authority
GOB= Government of Bangladesh
HES= Household Expenditure Survey
ICDDRB= International Centre for Diarrhoeal Disease Research, Bangladesh
IIED= International Institute for Environment and Development
ILO= International Labour Organisation
JICA= Japan International Corporation Agency
NGO= Non Government Organisation
MCHC= Maternal Child Health Care
MSS= Manabik Shahajya Sangsthyo
PHC= Preventive Health Care
RAJUK= Rajdhani Unnayan Kortiporko
SMA= Statistical Metropolitan Area
UN= United Nations
UNDP= United Nations Development Program
CHAPTER-1
INTRODUCTION: POVERTY AND ADAPTATIONS TO DHAKA CITY

1.1. Introduction

With the arrival of the new millennium, humanity is rapidly approaching a significant but insufficiently acknowledged milestone: by 2007, more than half the world’s population will live in cities (UN, 2004). About 95% of humanity will live in the urban areas of the ‘South’¹, whose population will double to nearly 4 billion over the next generation (Davis, 2004a). The most dramatic result will be the growth of new megacities with populations in excess of 10 million, and, even more spectacularly, hypercities with more than 20 million inhabitants. The Challenges of Slums: Global Report on Human Settlements 2003² has acknowledged that significant portions of the urban population will be almost completely excluded from industrial growth and the ‘formal’ sectors of the economy (UN-HABITAT, 2003). Hundreds of millions of new urbanites will be involved in the peripheral economic activities of personal service, casual labour, street vending, rag picking, begging and crime. This outcast proletariat represents perhaps 1.5 billion people today and will increase to 2.5 billion by 2030 (Davis, 2004b).

Dhaka City has emerged as a fast growing megacity in recent times. It began with a manageable population of 2.2 million in 1975 which reached 12.3 million in 2000. The growth rate of the population during 1974-2000 was 6.9% (UN, 1998). There is no city in the world, which has experienced such a high growth rate in population during this period. The United Nations (1999) describes the rapid population growth of this city as ‘exceptional’. While Dhaka was not on the list of the world’s most populous cities in

¹ The term ‘South’ refers to the less developed countries of Asia, Africa and Latin America, by definition one characteristic: they are poor compared to most of the rest of the world. The term ‘Third World’ is often used to refer to the underdeveloped regions despite its deficiencies of uses. The other terms such as poor countries, less developed nations, developing countries and so on are also equally appropriate descriptions. Please see Gugler, 1996.

² The Challenges of Slums presents the first global assessment of slums, emphasising their problems and prospects. It presents estimates of the numbers of urban slum dwellers and examines the factors at all levels, from local to global, that underlie the formation of slums as well as their social, spatial and economic characteristics and dynamics. For details please see UN-HABITAT, 2003.
1975, by 2000 it occupied 11th position on the list of the world’s megacities (UN, 1999). The growth rate of Dhaka City’s population will also continue to remain high. During 2000-2015 it is expected to grow at a 3.6% annual growth rate and reach a total population of 21.1 million in 2015. This will put it in 4th position on the list of the world’s megacities (UN, 1999). As this rapid growth of Dhaka City is not commensurate with its industrial development, a significant portion of its population is not incorporated in its formal economy. About one-third of the city’s population is living in slums where they experience the highest level of poverty and vulnerability. The slum communities are, in terms of their social, cultural and political participation, marginalised in this city. As they are not integrated with the various urban systems they are very much dependent on their human, social and cultural capital.

This chapter explains the background of the present study on urban poverty and poor people’s adaptations to Dhaka City. It explains how both the material and non-material dimensions of urban poverty are focused on in this research. It further explains the usefulness of the study in terms of its future contributions to academic research and policy making. It also defines the inherent limitations of the method and sample selection of the study. Finally, it provides an overview of the different chapters of the thesis.

1.2. Background of the study
The study of the urban poor is intellectually linked with the early sociological works on the conditions of the emerging working class. The nineteenth-century analysis of Marx and Engels set in motion debates and controversies in both academic and political spheres that continue to be unabated over a hundred years later.¹ Society was increasingly polarised into contending classes - on the one hand the capitalists and the other the productive workers. The industrial-based capitalists, the bourgeoisie, became the new ruling class. Since the bourgeoisie owned the means of production, the working

¹ Although Marx’s writings are typically (and correctly) given more consideration than those of his friend and collaborator, Engels, the writing of both are equal in terms of urban poor communities. Engels, in fact, provided more examples of local analysis than Marx. Thus Marx’s writings are more important for their theoretical underpinnings and Engels’s works are important for the few existing local applications of classical Marxist analysis. Please see Lyon, 1987.
class (the proletariat) was completely dependent upon them for jobs (Marx, 1967; Marx and Engels, 1985). Thus the proletariat could be exploited through low wages and poor working conditions. Engels (1969) also argued that as long as the capitalist mode of production continued to exist it was folly to hope for an isolated settlement in terms of housing questions or any other social questions affecting the lot of the workers.

The issue of urban poverty was also an important area of sociological empirical research in the early twentieth century. The conditions of the urban poor in British towns were highlighted in these empirical researches (Rowntree, 1901; Booth, 1902). These studies explored social questions of poverty which were often ignored in the poverty analysis of orthodox economists. During that period the Chicago School also focused on behavioural and cultural characteristics of the urban poor. Park (1928) provided a social-psychological explanation of urban marginality based on Simmel’s seminal work on metropolis and mental life. The marginal man in the city was explained as a ‘cultural hybrid’. A number of empirical studies on city slums were also conducted by other sociologists in the Chicago School (Anderson, 1923; Zorbaugh, 1929; Writh, 1928). Urban community research was significantly influenced by the early sociological works of this school. The study of ‘urban villagers’ by Herbert Gans (1962) is one which explored adaptations of second generation Italians in an American city.

The anthropological writings of Oscar Lewis (1959; 1961; 1966) on the urban poor also became very popular. Through studying slums in cities of both the ‘North’ and South Lewis developed his thesis of the ‘culture of poverty’. According to Lewis (1961) poverty is a subculture, which reflects both an adaptation and a reaction of the poor to their marginal position. He regards poverty as a defence mechanism without which the poor could hardly carry on. The ‘culture of poverty’ thesis was widely criticised for its inherent limitations of logic and method. In reaction to this thesis a huge number of studies were conducted from both sociological and anthropological perspectives. A brilliant sociological study was conducted by Janice Perlman (1976) on the myth of marginality. Her study shows how urban poverty in the South is related to urban politics and urban government.
During the 1970s the studies of less developed world generally shifted their attention towards what is commonly known as a ‘political economy’ approach. It represented a move towards a more holistic and class-based view of society, away from a functionalist, positivist, and consensual view (Gilbert, 1992a). Poverty was no longer perceived as something attributed to an individual person, city, or country. It was not also considered as remediable by national governments using technical planning processes. Rather poverty was seen to be a consequence of a historical process of incorporation into the world capitalist system. In urban studies a parallel shift towards a radical approach occurred through reformulation of the urban question by Manuel Castells (1977). He attacked the belief that urban form emerged through a neutral process of individual decision making. Harvey (1973) further argued that urban areas could be understood only as a product of the conflicts between classes which were a direct outcome of the operation of the capitalist mode of production, urban form, urban issues and urban government. The process of planning might pretend to allocate resources fairly amongst social groups but in practice it did not operate that way. Powerful groups always influenced planning decisions against the interests of the powerless (Gilbert, 1992a).

The urban poverty debate engaged the issue of restructuring and household strategies during the last decade. Sassen’s (1991) thesis reveals that macro-economic restructuring causes a new social polarisation between emergent high-income and low-income occupational strata. A number of studies focus on household strategies in the period of global restructuring. Bryan Roberts (1995) explains how poor households involved in ‘informal’ sectors of the economy are mostly dependent on their household strategies. Household strategies are defined as implicit principles that guide household members when seeking household goods for coping with urban life. This suggests that people can choose, and choices make a difference, despite the economic or social constraints they face. By pooling resources, by working in both the formal and informal economies, by the self-construction of shelter, by self-provisioning, and by the skilful use of social networks, poor households avoid entrapment in a self-perpetuating ‘culture of poverty’ (Roberts, 1994).
Subsequently, the issues of poverty and vulnerability in urban contexts of developing countries were studied from the ‘urban livelihood framework’. A livelihood is generally defined as comprising the capabilities, assets (including material and social resources), and activities required for a means of living. The ‘livelihood framework’ is a tool that helps to define the scope and provide the analytical basis for a livelihoods analysis. It identifies the main factors affecting livelihoods and the relationships between them and helps those who are concerned with supporting the livelihoods of poor people to understand and manage their complexity (Carney, 1998). This suggests that poverty is a product not just of material poverty, but of a set of interlocking factors, including physical weakness, social isolation, vulnerability and powerlessness (Rakodi, 2002a).

The framework begins ‘from the bottom up’, drawing largely from literature on sustainable livelihoods. It then considers the structures and process ‘from the top down’ that enable and constrain urban development. The final component of the framework includes a focus on urban governance as the meeting ground between these two constructs (Coetzee, 2002).

It is in these contexts that the present study has attempted to explore poverty and the poor’s adaptations to Dhaka City from an integrative framework. Socio-cultural and political issues of urban poverty are explored along with its conventional economic and housing issues. The ‘urban livelihood framework’ is primarily used for exploring poverty and the vulnerability of the poor, their household and employment strategies, access and well-being, families and social networking, and cultural and political integration. The study also uses other relevant theoretical frameworks to explore these issues more extensively.

1.3. Focus of the study
The study focuses on both the material and non-material dimensions of urban poverty in Dhaka City. Demographic features, the pattern of rural-urban migration and structure of household organisations are explored to understand the features of urban poverty. Age selectivity is a universal law of rural-urban migration and young adults are more migratory than other groups due to less integration with traditional rural societies (Ersoy, 1992; Opel, 1998; Afsar, 2000). Sex ratio is comparatively higher among the urban poor due to a high tendency of male migrants to leave their wives and children in
rural areas. But it has been declining in recent times with more single women joining the urban labour force (Siddiqui et al., 1993; Pernia, 1994). The urban poor mostly migrate from rural areas and settle in the city on a long-term basis. Yet a considerable proportion of them undertake a temporary form of migration (Dandekar, 1997; Mahbub, 1997). Urban poverty has a close connection with recent migration to the city. These recent migrants are more vulnerable as they are less integrated with urban economic and social systems (Hussain, 1996; Afsar, 2000; Hossain, 2002). The structure of household organisation is also important for explaining poverty and poor people’s adaptations to city life. Single-headed households are less adapted to the city in terms of their participations in social, cultural and political activities. ‘Female-headed’ households experience more vulnerability as they are often discriminated against in the urban labour market (Opel, 1998; Pryer, 2003).

Employment and livelihood strategies of poor communities are focused on in this study. In developing cities the poor have limited access to formal sectors of the economy and are mostly employed in low paid jobs in informal sectors (Castells and Portes, 1989; Amin, 1991). Informal employment is characterised by ease of entry, reliance on indigenous resources, family ownership of enterprises, small scale of operation, labour-intensive and adapted technology, skills acquired outside formal school systems and unregulated and competitive markets (Gugler, 1992b). The present study focuses on household strategies adopted by the urban poor to support their livelihoods. Multiple earning is a common strategy of poor households in developing cities (Roberts, 1995). Women are involved in the urban workforce - which challenges traditional gender¹ roles in the developing countries (Chant, 1991; Kabeer, 1991; Sticher and Parpart, 1990; Kanji, 1995). Home-based economic activities are also found to be a source of poor people’s livelihoods in developing cities (Bhatt, 1998; Bose, 1999; Mahmud, 2001; Hossain, 2004a).

The level of poverty and vulnerability in terms of income, consumption and household resources are explored. Households are considered as poor when their resources are insufficient to consume sufficient goods and services to achieve a reasonable minimum

¹ Both the terms ‘gender’ and ‘sex’ have been used in this study to explain males and females. The term ‘gender’ is generally used for this purpose and the term ‘sex’ is specifically used to denote ‘sex ratio’. 
level of welfare (Rakodi, 1995a; 2002a). The rates of income, wage and productivity of the urban poor are generally low due to their low paid employment. Despite a number of limitations, income has been used as a vital method of poverty measurement over the years. The poor are often categorised as ‘hardcore’ and ‘absolute’ poor - based on their level of income (BBS, 1988; Islam et al., 1997). Consumption is also used to measure urban poverty alongside income. The level of consumption of poor households is obviously lower due to a lower level of household income. The poor spend a major portion of their earnings on food, and essential non-food items like health, education and socialising are often unfulfilled (Islam et al., 1997; BBS, 2000). The roles of gender, employment, urban residence and household structures are important for analysing poverty based on income and consumption (Oberai and Singh, 1983; Hussain, 1996; Majumder et al., 1996; Hossain, 2001; Ahmed, 2004). Analysing household assets is also essential as the overall ability of households to avoid or reduce vulnerability and to increase economic productivity depends on the assets of the poor and on their ability to transform those assets into income, food or other basic needs (Moser, 1996; 1998).

‘Access’ to basic services and well-being issues are addressed in analysing urban poverty. Access to land, housing, environmental and social services in the city are explored here. The urban poor have limited access to land and they have mostly settled on vacant public and private land. Due to an increasing demand for urban land they are often forced to move to low-lying peripheries of the city (Islam and Nazem, 1996; Hossian, 2003b). The quality of their shelter is generally very poor, although there is a variation. They are compelled to live in a limited space which is used for multiple purposes such as living, sleeping, cooking, home-based activities and so on. The poor quality of their ‘informal’ housing is a result of low levels of environmental and utility services such as water supply, sanitation, garbage disposal services and so on (Ward, 1990; CUS, 1990; Gilbert, 1992b; Islam, 1996a; Meikle, 2002). Their access to social services like health, education and socialising is also addressed in this study. Poor nutrition, inadequate sanitation and water and insufficient access to health care services are responsible for their poor health conditions (Fariduddin and Khan, 1996; Zaman et al., 1997). Access to education is absolutely essential for well-being but the majority of poor children are excluded from schools. Poor communities have limited access to
entertainment and socialising - despite having resided in the city for a long period of time (Ullah et al., 1999).

Family and social networking is the focus for explaining the social dimension of urban poverty. It is a fact that those who are materially deprived differ somewhat from the dominant social classes in terms of their basic social structures which are demonstrated by the pattern of family and social networking (Emaes and Goode, 1973). It can not be understood why poor people behave the way they do without a good grasp of the structure and function of the family. Families and marital relationships are found to be relatively unstable among poor urban communities. Mother-centred families of poor communities are the results of marital instability (Lewis, 1961; Eames and Goode, 1973; Roberts, 1978; Majumder et al., 1996; Das, 2000; Hossain and Humphrey, 2002). Despite nuclear families being prominent, extended families exist in urban contexts (Chant, 1991; 1993; Afsar, 2000; Hossain, 2000a; Dennecker, 2002). This research highlights how the structure of the family is important in shaping the family members’ adaptations to Dhaka City. Social networking is also highlighted in urban poverty analysis, as it works as ‘social capital’. Although kinship is very important for the adaptations of rural communities, it also plays a significant role in this urban context. ‘Non-kinship’ social networks based on neighbourhood play an important role in adaptations to urban poverty (Mizanuddin, 1991; Das, 2000; Hossian, 2001). Despite living in the city for generations poor migrants maintain networks with their villages. This study, therefore, explores the pattern of the village networks of poor migrants.

The attributes of individuals has been focused on in the analysis of the cultural dimension of urban poverty. Behavioural patterns, beliefs, attitudes and cultural practices of the urban poor are explored. Poor communities differ significantly from the mainstream urban population in terms of their behaviour patterns. They are often stressed and become intolerant of their families and communities. Economic hardships make the urban poor mentally and psychologically stressful, which is reflected in their behaviour (Naripokkho, 1991; Hossain, 2000a; 2003c). The urban poor are also culturally less integrated with the city. They often foster traditional values and norms brought from their villages. Long-term urban adaptation has a limited impact on their cultural life (Mjumder et al., 1996; Das, 2000). Due to their life long experience of
poverty and marginality they become fatalistic and dependent on chance and luck (Hossain and Humphrey, 2002). In the light of this, this study also explores how the urban poor are culturally excluded from the city.

Finally, this study explores the political dimension of urban poverty focusing on community conflict, ‘informal’ power structure and participation in urban politics. The community life of the urban poor is characterised by grouping, factionalism and conflicts (Islam and Zeitlyn, 1987; Mahbub and khatun, 1996). Informal power structures, which depend very much on outside influence as well as inside strength, play a significant role in the community life of the urban poor. The urban poor are very much politically aware and they widely participate in electoral politics (Qadir, 1975; Perlman, 1976; Hossain, 2000a). But their level of political participation varies according to neighbourhood, age, gender, education, and residence pattern. This study explores how socio-spatial characteristics determine the participation of the urban poor in politics. The fact is, poor communities are marginalised despite their skilful participation in urban politics. Their rights and claims are often ignored in policies undertaken by urban government. The political marginality of the urban poor is also linked to global forces (Castells, 1983; Ketepa-Kalala, 1997; Bayat, 2004; Gilbert, 2004). This study does not limit its focus to ‘informal’ politics and local political participation but it extends its focus to institutions, policies and global forces which significantly shape the local life of the urban poor.

1.4. Usefulness of the study

In the present era of global urban transformation the issue of urban poverty in the South has received enormous attention. A considerable number of studies have been conducted from economic and policy perspectives. However, very few studies have been conducted from sociological and anthropological perspectives - despite these disciplines making historical contributions to the analysis of urban poverty. In Bangladesh the Centre for Urban Studies (CUS)¹ conducted a series of surveys on slums

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¹ The Centre for Urban Studies is an independent and voluntary research and training organisation. It was established in 1972 to promote, sponsor, organise and develop scientific research efforts towards understanding the problems and issues pertaining to urbanisation and development. At the beginning the centre aimed to conduct multidisciplinary studies on urban issues. But in previous decades a series of slum studies were conducted by CUS which lacked sociological insights. Please see Arefeen, 1994.
and squatter settlements focusing on their spatial and economic dimensions. These studies are mostly descriptive and lack theoretical frameworks. A number of studies have also been conducted under the sponsorship of donors which also limit their focus to economic issues. The issues of poverty and social organisation in urban Bangladesh have been identified as an important area of research where more sociological and anthropological studies were expected by the turn of the century (Arefeen, 1994). But up until the present time, very limited attempts to research this area have been made by sociologists and anthropologists (Hossain, 2000a; Hossain and Humphrey, 2002; Islam, 2005). However, this present study combines socio-cultural and political aspects of urban poverty with economic and housing aspects. Both quantitative and qualitative data are presented to explain poverty and the adaptations of the urban poor to Dhaka City. Moreover, the study contributes to the development of sociological knowledge on poverty in the context of megacities, notably Dhaka City.

This research on urban poverty is also significant at the policy level. Due to the overwhelming pressures on the urban population, the poor communities in Dhaka City are forced to live in slums and squatter settlements. They are often evicted from their habitats without any planned resettlement and consequently they become homeless in the city. They are also evicted from informal sectors of the economy where they are mostly employed. They are treated as a ‘burden on the city’ and are often forced to return to their villages. Recently the urban government of Dhaka City has adopted a number of policies in relation to the regulation of slums and informal activities which seriously affects the lives of the urban poor. These policies are adverse to the poor and have been undertaken without understanding the dynamics of globalisation and urban transformations. Non-government organisations have less initiatives for the urban poor. There is a lack of understanding of the resourcefulness of poor communities and therefore they are often excluded from consideration in policies and programs undertaken by both government and non-government organisations. In light of this, the study will provide a better understanding of their circumstances and resourcefulness which will be very useful in the formulation of future urban policies.
Overall, this research aims to stimulate further research into urban poverty from an integrative perspective. It argues that socio-cultural and political dimensions are absolutely essential for analysing urban poverty but usually ignored by economists and geographers. This study seeks to contribute to sociological knowledge and policy perspectives about urban poverty in Bangladesh and the Third World at large.

1.5. Limitations of the study

The study is designed to explore poverty and the adaptations of poor communities to Dhaka City, one of the fastest growing megacities of the South. In the last few decades the city has faced overwhelming pressure from its urban population which is not commensurate with its urban development. Hence significant portions of migrant populations are forced to live in slums and squatter settlements where they experience desperate poverty. Through studying the poverty of this megacity the study seeks to make generalisations about urban poverty in the South. Although megacities in the South have a number of similarities, they also have some differences in terms of history, culture and politics. A comparative study of megacities could provide a broader picture of urbanisation and poverty in the South but it is beyond the scope of this thesis.¹ Moreover, it may be asked why Dhaka City has been selected for this case study. The characteristics of Dhaka City especially its rapid mass urbanisation and formation of a huge number of slums in recent times is the main reason for the selection of this city for a case study. Moreover, the researcher’s previous familiarity with the research sites and subjects was also an important element in the selection of Dhaka City.

The study is based on communities from slums and squatter settlements located in three ‘thanas’ (administrative units based on police station) of Dhaka City, namely Mirpur, Mohammadpur and Demra (where the poor are mostly concentrated). Interviews were conducted in five hundred poor households from these three poverty stricken neighbourhoods (this is clarified in Chapter-5). A question that may also be raised is how representative is the sample: ‘where millions of poor people are living in slums and squatter settlements’. The most obvious limitations were the amount of time and

¹ Most of the existing research provides a broader picture of urbanisation and poverty of megacities based on secondary data collected from census and other relevant materials. Few studies attempt to explore the features of poverty and vulnerability in megacities based on primary data collected from fields.
resources available for this PhD research. Nevertheless, the sample was selected for interviewing to represent the variety of poor habitats in the city. Most importantly, scientific procedures were ensured in recruiting the subjects. But it was not possible to ensure random procedures where completed as lists of slum populations were not available.

A marginal level of error may be evident although the reliability and validity of responses were ensured through cross checking. Due to their illiteracy and general suspiciousness about the objectives of any research, the subjects were initially hesitant to participate fully. Hence early data collected was verified again at a later stage of the field work. Even then some response error may be evident in this study. Survey data have been analysed through statistical techniques which may not be self-explanatory in all instances. However, qualitative data collected through case studies are also presented to overcome this problem.

1.6. Overview of the thesis
Chapter-1 provides an introduction to the study on poverty and adaptations of the poor to Dhaka city. The chapter begins with a background of urban poverty research in Dhaka City. It clarifies how both the material and non-material dimensions of poverty are focused on in this study. The chapter shows the usefulness of the study in terms of both academic research and policy making. Several limitations in relation to its scope, method and sample selection have been outlined. It further provides an overview of the thesis as well as brief introductions to the subsequent chapters.

Chapter-2 presents an overview of Dhaka City, where the field research was conducted. It starts with a general profile of the city focusing on its geography, population, infrastructure and management issues. The chapter describes the growth of the national urban population and urban centres with special reference to Dhaka City and shows how this city has developed into the foremost city in Bangladesh over the years. The chapter also explores the trends of urban poverty in reference to Dhaka City. Finally, it describes the growth and poverty of slums and squatter settlements in this city.
Chapter-3 reviews the literature on urban poverty and urban adaptations in the South. This review primarily focuses on the literature of urban poverty that has emerged from a sociological perspective. It also covers the literature of urban poverty developed through economic, spatial and policy perspectives. It begins with urban transformation, and urban poverty, the rural-urban interface, and migration in the South. It focuses on the nature of the urban economy where poor households cope through their household strategies. The nature and pattern of informal housing has also been addressed. It explores the literature available on social and cultural organisations in the urban context. It further reviews the nature of urban politics and the responses of poor urban communities in the cities of the south.
Chapter-4 provides theoretical frameworks of urban poverty and urban livelihood. It critically reviews the theory of ‘subsistence’, the theory of ‘relative deprivation’ and the theory of ‘entitlement and capability deprivation’. It also critically reviews the socio-psychological theory of ‘marginality’, the theory of ‘culture of poverty’ and the theory of ‘political economy’. Moreover, the chapter deals with the ‘urban livelihood framework’, which is considered as an integrated framework for analysing urban poverty in developing countries. Finally, it explains the justification for undertaking the ‘urban livelihood framework’ as the theoretical framework for exploring poverty and the poor’s adaptations to the city of Dhaka.

Chapter-5 deals with the methodology of the study. It addresses the research questions and the research hypotheses derived from the literature review and theoretical premises. The chapter deals with the definitions of major terms used in this research. It also provides a brief description of the research sites in Dhaka City from where the subjects were recruited. It explains the survey instrument, especially the questionnaire, the ways the survey was conducted and the problems encountered in the survey. The chapter incorporates the procedures of data processing and explains statistical techniques for bi-variate and multi-variate analysis of the survey data. Ethical issues involved in this research are also dealt with. Finally, the issues of reliability and validity ensured in data collection are addressed.

Chapter-6 deals with the findings of the study. The results outlined in this chapter are presented in three broad sections. The first section deals with the socio-demographic characteristics of the respondents including neighbourhood and habitat type, age, gender, marital status and educational level, migration and residence patterns and household characteristics. The second section deals with the features of poverty and vulnerability of poor households including employment and income pattern, expenditure and consumption pattern, household loans, savings and asset level and the access to urban infrastructures and social services. The final section deals with different forms of adaptations of the urban poor, including family and social networking, cultural values and practices and participation in urban politics.
Chapter-7 deals with a discussion about the main findings of the study. A comparative analysis between the findings of this study and those in other studies is also provided. The chapter begins with an overview of the ‘urban livelihood framework’ which is used as the frame of reference. It discusses informal employment and livelihood strategies in the urban context. Different dimensions of poverty, asset vulnerability and well-being are addressed. The issues of family, social networking and cultural practices of Dhaka City’s poor people are discussed to understand their social and cultural adaptations to the city. It further discusses their political integration as well as the roles of state and global forces in shaping their lives at the local level. Finally, it revisits the findings of the research and theoretical issues.

Chapter-8 provides a summary and conclusion of the study. It addresses the central issues set out at the onset of the study and relates them to the overall research findings. It further discusses the implications of the findings at both theoretical and practical levels. It offers some directions for future research in the field of urban poverty from a sociological perspective. Furthermore, the possibilities and directions for extending and broadening the study are described.
CHAPTER-2
OVERVIEW OF DHAKA CITY: ITS NATURE, GROWTH AND POVERTY

2.1. Introduction
This chapter deals with an overview of Dhaka City, the principal city of Bangladesh. It starts with a general profile of the city focusing on its geography, population, infrastructure and management issues. The chapter deals with the growth of the urban population in Dhaka City. It is important to note that the urbanisation of Bangladesh is interlinked with the intense development of Dhaka City which has developed as a politico-administrative centre, having gained and then lost its position through the political development of the country. Due to the concentration of both domestic and foreign investment Dhaka City has experienced massive migration from the rural population of Bangladesh in recent decades but a critical downside to this has been the dramatic rise in poverty. In light of this, the chapter deals with the trend of poverty in Dhaka City. In addition, the state of Dhaka’s infrastructure is inadequate and unable to keep up with growing urban pressures. Significant portions of the city’s population are living in slums and squatter settlements and are experiencing extremely low living standards, low productivity and unemployment. The slum population mostly live below the poverty line in terms of both calorie intake and the cost of basic needs. Moreover, despite having lived in the city for a long period of time the urban poor have limited access to the economic and social systems of the city.

2.2. A general profile of Dhaka City
Dhaka City is centrally located in Bangladesh, in the southern part of the district of Dhaka. It is situated between latitudes 24º40´ N to 24º54´ N and longitudes 90º20´ E to 90º30´ E and defined by the Buriganga river in the south; the Balu and the Shitalakhya rivers in the east; Tongi Khal in the north and the Turag river in the west. The city has developed on the higher elevated Pleistocene terrace land or Order Alluvium of the central part of Bangladesh, otherwise referred to as the Madhupur-Bhawal Garh Region. In addition, a substantial portion of the adjoining low-lying areas have recently been brought under the structured zones of the city due to the accelerated rate of the urban growth in Dhaka (Asaduzzaman and Rob, 1997).
Map-2.2.1: Map of Bangladesh and location of Dhaka City

Source: http://www.en.wikipedia.org/wiki/Image:Bg-map.png
According to the adjusted population of the 2001 Census the size of Dhaka’s population is 10,712,206 of which 5978482 are male and 4733724 are female (BBS, 2003). This makes Dhaka a ‘megacity.’ The population growth of Dhaka stands at 56.5% in the last decade, which is very high. This means that during the last decade the city’s population has grown by 3,868,077. The sex ratio of the population is calculated as 123.4 based on the current population census (BBS, 2001a). Moreover, the sex ratio of Dhaka City has decreased over the years due mainly to the reunion of females to their male partners living in the city and the increase in the number of single females in the urban workforce (Siddiqui et al., 1993). The number of the Dhaka City’s young population is relatively high due to age selective rural-urban migration (Siddiqui et al., 1993). About 40% of the total city’s population is in the unproductive age groups of 0-14 and 60 and over, which indicates a high dependency burden on the working age population (BBS, 1997). The high dependency ratio among the city’s population causes poverty, especially among the low income groups in the city.

Dhaka is a city characterised by extreme inequality and poverty. Though poverty in Dhaka City has somewhat declined over time, the magnitude of poverty in Dhaka City, in terms of both the percentage and absolute number of people below the poverty line still remains quite staggering. According to Islam et al. (1997) about 55% and 32% of the city’s population are absolute poor and hardcore poor respectively. CUS (1990) shows the per capita annual income in Dhaka City as only US$327, which is perhaps the lowest among the world’s megacities. Significant portions of the city’s population are living in slums and squatter settlements. The adverse surroundings of low income settlements, coupled with a highly dense population, gives rise to a myriad of social, health and environmental problems (Siddiqui et al., 2000; Hossain, 2001). In contrast, in the areas inhabited and frequented by the rich and the powerful there are extremely high standards of living. Only 3% of the total city’s population fall into this category. It may well be the one megacity in the world where the inequality between the rich and the poor is so high (Islam, 1996a).

Dhaka City is noted for a serious shortage of housing facilities. The private sector provides 90% of the housing in the city while the government provides 10% of the housing for government employees (Siddiqui et al., 2000). Land is a scarce commodity
in the city. More than 70% of the city’s population have no access to land. The distribution of land among the remaining 30% is also highly unequal (Stubbs and Clarke, 1996). Willcox (1979) shows that due to physiographic factors such as low-lying agricultural lands and natural barriers such as rivers, canals, depressions, the expansion of Dhaka City has been seriously contained. There is thus a scarcity of land for development in the city, and the price of land is increasing at a very rapid rate. This explains why the ‘common people’ are unable to purchase land and build homes in the city. Siddiqui et al. (2000) show that the housing problem has been made particularly acute by the alarming rise in the value of land, the high cost and shortage of modern building materials as well as indigenous construction materials, such as bamboo and timber to name a few, complicated land acquisition procedures (for government housing schemes), disorganised and inadequate housing finance and so on.

Dhaka City faces serious problems in almost all areas of its infrastructure, in its electricity supply, gas and fuel supply, water supply, sewerage and excreta management, solid waste management. Among all of these facilities electricity is the best provided, yet there are areas of the city experiencing problems of inadequate supply, and most areas experience frequent breakdowns (Hossain, 2001). Overall, the electricity system of the city is very poorly managed and there is a systematic loss of up to 30% mainly through illegal connections (Siddiqui et al., 1993). The higher and middle income groups of the city have access to gas but except for a few, most of the poor people (90%) do not have access to the urban gas supply. They use electricity and various traditional forms of fuel like kerosene, wood, straw, cow-dung and waste-paper for cooking (Islam, 1996b). Currently 60% of the residents of metropolitan Dhaka have access to the municipal piped water, 15% have indirect supply while the remaining population relies on water from private wells and surface water. According to Islam (1996b) the quality of water supplied by the Dhaka Water & Sewerage Authority (DWASA) is poor and the people need to boil it to make it safe for drinking. The sanitary situation of the city is highly unsatisfactory. Louis Berger International (1991) shows that about 15% to 20% of the city’s population is serviced by the DWASA sewer and sewage treatment system, about 25% have septic tanks on site, 15% use sanitary pit latrines and about 5% bucket latrines. It also reveals that another 35% to 40% of people rely on unsanitary systems notably of kutchta (temporary
made of bamboo and straw) latrine and defecation in the open, which deposit human waste directly into the living environment. At present, it is estimated that approximately 3000 to 3500 tons of solid waste is generated per day in Dhaka City. Only 40% to 50% of the total generated waste is collected by the Dhaka City Corporation (DCC) and the rest lies by the road sides, open drains and low-lying areas contributing to the deteriorating quality of the living environment (Enayetullah and Sinha, 2000).

Limited access of the urban poor to social services like health, education and recreation is characteristic of Dhaka City. The existing health care centres of the city have failed to cope with the rapid growth of the city’s population, and during the last decade, there has been no significant increase in the number of beds or hospitals in the city (Siddiqui et al., 2000). A number of private hospitals and clinics have increased in the last decade but these provide medical services to only 30% (the upper class and upper middle class) of the city’s population (Siddiqui et al., 2000). Moreover, the quality of treatment by hospitals, especially public hospitals is not satisfactory. Similarly existing educational institutions have also failed to meet the demands of city dwellers. Though the number of private schools, colleges and universities has significantly increased in the last decade, they are meeting demands of only an insignificant portion of the city’s population belonging to the upper class (Siddiqui et al., 1993). Also Dhaka City is noted for a serious lack of outdoor sports and recreational facilities. Although no comparative statistics are available, it is certain that among the world’s metropolises, Dhaka has one of the lowest per capita numbers of playgrounds, stadiums, parks, woods, swimming pools, public libraries, theatres, art galleries, exhibition halls, museums and so on. The urban environment of Dhaka City is physically and socially lacking because an adequate proportion of its land has not been put aside as ‘open space’. Some of the open space (such as parks) is being constantly taken by ‘land grabbers’ with the support of those in power. Also, the presence of antisocial elements in these places - particularly in parks and cinema halls - poses a serious threat to their proper use by city residents (Siddiqui et al., 2000).

The frequency and severity of floods and of poor drainage is on the increase, causing heavy financial losses during the rainy season through property damage and interferes with commercial activities as well as aggravates health and sanitation problems in the
city (JICA, 1991). Because of the topographic condition of Dhaka City, most areas are vulnerable to annual flooding during the monsoon season. And during abnormal floods nearly 75% of Dhaka City is under water. In such situations, the settlements of the poor are the worst affected although other areas are not necessarily spared (Siddiqui et al., 2000). Aside from the topographic situation of the city, unplanned and unregulated urban expansions also enhance the severity of floods and rainwater stagnation. According to Islam (1998) the ‘unwise’ closure of natural and old artificial drainage and navigational canals has aggravated the situation of floods and rainwater stagnation in Dhaka City. Moreover, the flood protection embankment that is being constructed around the city (at a huge cost) may negatively affect the drainage of rain water because pumps alone may not serve the purpose.

Dhaka City has emerged as a city of crime, insecurity and political violence. Due to the inadequacy of the law enforcement agencies (especially the police) social unrest, violence, theft, robbery, looting, murder, hijacking, arson, acid throwing on innocent females, the rape of young girls, possession and use of illegal fire arms, illegal rent/toll collection and so on have phenomenally increased over the years and have now become a way of life in Dhaka City (Siddiqui et al., 2000). According to Ahmed and Baqee (1996) nearly 61% of the country’s crime occurs in Dhaka City. There has been a rise in ‘musclemen’ or thugs who terrorise city dwellers and collect protection money from business centres, bus terminals, construction work sites and slums. In addition, drug addiction, the torture of women and female human trafficking are on the rise in Dhaka City. Alcohol and drugs such as hashish, heroin, phensidyl and pethidine to name a few are now sold at 5000 different locations around the city (Siddiqui et al., 2000). Many women and children get trapped into human trafficking and prostitution because of their poverty and social vulnerability. Political violence generally takes the form of clashes between the police and opposition political groups or between supporters of the government and opposition political parties. This is particularly noted during hartals (strikes by political parties), processions, demonstrations and political meetings. Other political crimes are secret killings, looting and the destruction of property, arson and rioting (Siddiqui et al., 2000).
Dhaka City is one of the most ‘ruralised’ megacities in the world in terms of both physical appearance and socio-cultural characteristics. Religiosity, ‘folk’ music and drama, rural accents and expressions, country food and dress are an integral part of Dhaka City’s culture. In addition, ‘civic sense’ is generally lacking among a large segment of the city’s population. According to Siddiqui et al. (2000) a lack of civic sense is clearly reflected through the indiscriminate honking, jay walking, violation of traffic signals, defecation and disposing of garbage in public places. Due to a disproportionately large concentration of administrative, industrial, educational and cultural activities Dhaka City is not only the permanent destination of rural migrants but also it attracts hundred and thousands of daily commuters and ‘circular’ migrants from neighbouring rural districts which has indeed rendered the social environment of metropolitan Dhaka with a peculiar mix of rural-urban traits (Islam, 1996a).

Unlike some other megacities of the world, Dhaka City faces the extreme problem of inefficiency and corruption in urban government. The urban development authorities of Dhaka City have failed to play their role in planning, implementation, administration and management of the various types of urban development activities and infrastructure services of the city mainly due to their lack of coordination (Khan, 1997). Multiplicity of institutions and the overlapping nature of their jurisdictions have created major problems in terms of coordination. The extensive and rigid control of the central government over the elected urban councils has to some extent made them inefficient. Khan (1997) shows that due to inadequate funds of their own the urban development authorities are absolutely dependent on government grants and hence have to work within limits set by the procedures of such grants. The inefficient personnel of the urban development authorities are appointed through political connections. Nepotism as well as bribes are also making the urban government inefficient. All mechanisms of the urban government are more or less corrupted. Islam (1996a) shows that the absence of real democratic representation and participation of the people makes the city corporation and other related bodies corrupt.
2.3. National urban growth and Dhaka City’s predominance

2.3.1. Definition and components of urban growth

The analysis of urbanisation depends upon the definition of urban places. Like many other countries in Bangladesh urban places are defined on the basis of both political and functional criteria.¹ A consistent definition of ‘urban areas’ has been followed in all the censuses of Bangladesh between 1951 and 1974. According to that definition, an urban area includes the municipality, civil lines, cantonment and any continuous collection of houses inhabited by not less than 5000 persons (BBS, 1977). Certain other areas are also treated as urban, irrespective of population size and these include: Areas administered by town committees, centres of trade and commerce having concentrations of non-agricultural labour, high literacy rates and where communities maintain public utilities, such as roads, water supply and streetlights (Afsar, 2000). Urban places were redefined following the decentralisation policy in 1981, which was fully implemented throughout the country in 1982-1983. According to this definition, all existing 460 ‘thana’ (police district) headquarters were upgraded into upazilas (sub-districts) and declared urban regardless of the size and character of their population. Major bazaars and huts (weekly markets) with electricity were also included as urban areas (BBS, 1984). Subsequently, at least one-third of the newly declared urban centres had a population of less than 5000. It is estimated that the re-definition of urban areas in 1981 contributed 30% to the urban growth in 1974-81 (BBS, 1977; 1984) and that if the 1974 definition was used, the level of urbanisation in 1981 in Bangladesh would have been 12% instead of 15% (CUS, 1990). Although upazilas were abolished in 1991, the definition of urban areas did not change much after 1981. The only evident change was in the classification of urban areas in terms of - Town, City, SMA and Megacity, by the size of this population. The concept of the Statistical Metropolitan Area (SMA) was introduced in the 1981 census to cover Dhaka and three outlying divisional headquarters, Chittagong, Khulna and Rajshahi while the Censuses of 1991 and 2001 specified population size for them (BBS, 1987; 1993, 2001a; 2003).

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¹ The UN (1993) shows the criteria of definitions of urban places in selected countries of Asia-Pacific regions. According to that report urban places are defined based on political criteria in Cambodia, China, Hong Kong, Iran and Malaysia, whereas in India, Indonesia and Japan urban places are defined based on both political and functional criteria.
Natural increases and the net migration of the population from rural areas together with reclassification of urban areas constitute the three basic components of urban growth. Natural increase is defined as the excess of births over deaths. Net migration can simply be described as a process characterised by the excess of in-migration over out-migration (Afsar, 2000). Estimates of the rate of natural increase often suffer from a lack of reliable data on the ‘crude’ birth rate and death rate in countries like Bangladesh. Begum (1990) criticised the estimates of the population growth rate of the Bangladesh Bureau of Statistics (BBS) on the grounds of reliability since it does not take into account population loses due to natural calamities, war or external aggression and internal migration. She (1990) also questioned its validity since BBS does not offer reasons for using one estimate of undercount over the others. Afsar (2000) compared and analysed the available estimates in determining the contribution of natural increase to the urban growth. Based on official estimates of the UN she (2000) shows that the contribution of natural increase to urban growth in Bangladesh has remained at around 40% between the 1960s and 1990s. Jordan (1993) calculated the contribution of natural increase and migration to urban growth of the country from cohort-survival projections. He (1993) attributed 36% of the total urban growth to natural increase between 1981 and 1991. In fact, it is often hard to differentiate between internal migration and natural increase, for example in the case of children born to migrants after their arrival in the city which contribute significantly to urban population growth and is attributable to natural population increase (Hugo, 1991).

Reclassification refers to changes in the urban boundary by the addition of new areas, declassification of the existing urban areas and alteration in the territorial jurisdiction of urban areas. There is a debate over the relative contribution of natural increase and rural-urban migration to urban growth. But both migration and natural increase should be seen as complimentary and not as competing factors. While estimates of the contribution of the reclassification to urban growth were available in the 1974 and 1981 population censuses, no such estimates were available for the 1991 census. Designation of new areas as urban accounted for only 8% of the total growth of the urban population between 1974 and 1981 (BBS, 1984; 1987). Reclassification of urban areas in 1981 was alleged to be far too liberal, overstating the real size of the urban population and giving unrealistically high estimates of the actual rate of urbanisation. Migration and
reclassification has played the dominant role, contributing between three-fifths and two-thirds to the urban growth of Bangladesh for during 1960-1990. Consequently, it is undeniable that rural-urban migration plays a critical role in the urbanisation process of Bangladesh (Afsar, 2000).

2.3.2. The trend of urbanisation and urban growth

The growth of the urban population in Bangladesh prior to the 20th century cannot be termed urbanisation in the truest sense because the change in rural life concomitant with urbanisation was not evident (CUS, 1976). The growth of the urban population in Bangladesh since 1901 is depicted through the following periods. In 1901 only 2.43% of the country’s population lived in urban centres (BBS, 1977). During the next two decades the urban population remained almost static. Between 1911 and 1921 there was only an 8.8% increase in the urban population (BBS, 1977). Plagues caused large scale depopulation in many urban centres during this period. Since 1921 there has been slow but steady growth - except when thousands left the cities out of fear during World War II. But a famine which ensued soon pushed millions from rural areas back into urban areas (CUS, 1976).

In Bangladesh the first significant phase of urbanisation started in 1947 (CUS, 1976). During the 1951-61 decade there was a 45.11% increase in the urban population, more than twice the previous decade’s 18.4%. The factors causing this were many, some political, others socio-economic (BBS, 1977). Large scale migration of Muslims from India in 1947 and afterwards was a major factor. The emigration of a large Hindu population from Bangladesh to India was mostly from rural areas, while the immigrants from India, mostly concentrated in the urban areas of Bangladesh, thus outnumbering the emigrants from the urban areas. Moreover, there was substantial development of new centres of trade, commerce, industry and administration in Bangladesh after it attained a new political status in 1947 (Ahmed, 1968).

Despite the growth in the urban population, the nature and characteristics of urbanisation has remained similar to the pattern during the British period (CUS, 1976). The West Pakistani rulers treated East Pakistan (Bangladesh) as their colony. There was no significant industrialisation in this part during the first half of Pakistani rule. During
the 1960’s there was some industrial development which was not significant (CUS, 1976). The most phenomenal urban population growth in Bangladesh occurred during the 1961-74 inter-census period. Over 6 million people were living in urban areas constituting roughly 8.0% of the total population (BBS, 1987). Thus the percentage increase of the urban population during at 13-year was striking. That accelerated growth is to a great extent the result of the very recent influx from rural villages. The growth rate of the urban population was 5.4% during the 1981-1991 (BBS, 1997). The total urban population increased to 28.6 million by 2001 (BBS, 2003).

Table-2.3.1: Urban population growth in Bangladesh (1901-2001)

<table>
<thead>
<tr>
<th>Census</th>
<th>National population</th>
<th>Urban population</th>
</tr>
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<tbody>
<tr>
<td></td>
<td>Number (million)</td>
<td>Growth rate (% annual)</td>
</tr>
<tr>
<td>1901</td>
<td>28.2</td>
<td>0.70</td>
</tr>
<tr>
<td>1911</td>
<td>31.65</td>
<td>0.94</td>
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<td>1921</td>
<td>33.25</td>
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<td>1931</td>
<td>35.60</td>
<td>0.74</td>
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<tr>
<td>1941</td>
<td>41.99</td>
<td>1.66</td>
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<td>1951</td>
<td>44.17</td>
<td>0.51</td>
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<td>2.26</td>
</tr>
<tr>
<td>1974</td>
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</tr>
<tr>
<td>1981</td>
<td>89.91</td>
<td>2.56</td>
</tr>
<tr>
<td>1991</td>
<td>111.45</td>
<td>2.17</td>
</tr>
<tr>
<td>2001</td>
<td>129.25</td>
<td>1.54</td>
</tr>
</tbody>
</table>


In Bangladesh there were no urban centres with populations of over 100,000 until 1891. In 1901 there were only 2 and that did not change up to 1951. There were no other urban centres in the range of 25,000 - 49,999 (population) up to 1911, but by 1921 there were. Then there were 5 in 1921. Most urban centres fell in the range of 10,000-24,999 population. They were 14 in 1872 and this increased to 23 in 1911, then decreased to 20 and remained so up to 1951 (Eusuf, 1996). Urban centres within the range of 5,000-
9,999 population size increased from 5 in 1872 to 19 in 1941. The total number of urban centres increased from 22 in 1872 to 59 in 1941, an increase of 168% during a span of nearly 70 years. Thus urban growth was rather slow throughout the period of 1872-1947 (Eusuf, 1996).

After the partition of India in 1947 Dhaka City became the provincial capital of East Pakistan and the growth of the urban population began to increase substantially (CUS, 1976). In 1951, Dhaka City had a population of 411,279 which increased to 718,766 in 1961. Then there was a rapid growth of urban centres followed by an explosive growth of big cities after the liberation of Bangladesh in 1971 (Eusuf, 1996). The number of urban centres with populations of 100,000 doubled from 2 in 1951 to 4 in 1961. Urban centres with populations of 50,000-99,999 increased from 2 to 5 during the same period while urban centres of all categories increased from 63 in 1951 to 78 in 1961 (Eusuf, 1996). However, the overall increase in the urban population and newly emerging urban centres has to some extent been counter-balanced by the declining number of small sized towns. In fact, towns of 5,000-9,999 decreased from 19 in 1941 to 12 in 1974, while towns with population less than 5,000 remained more or less steady from 3 in 1941 to 4 in 1971 (Eusuf, 1996). This declining trend in the lower order towns is partly due to the proportion of smaller cities developing into large cities by virtue of population growth. The persistent decline in the importance of small towns is perhaps an indication of the limited economic functions there and the consequent movement of the population towards bigger cities in search of better economic opportunities (Eusuf, 1996).

After the liberation of Bangladesh, there was an explosive growth of big cities (Islam, 1994a). Cities with a population of 100,000 increased from 4 in 1961 to 6 in 1974, 13 in 1981 to 23 in 1991 (Eusuf, 1996). This shows an increase of about 383% during 1961-91. And the total number of urban centres increased from 78 in 1961 to 492 in 1981, an increase of over 647% during a span of 30 years (Eusuf, 1996). The growth of urban centres by size/class indicates that there is a strong association between city size and city growth rates, that is the large and medium sized cities are increasing more rapidly simply because of the graduation of cities occurring in that class (Eusuf, 1996). Cities with a population between 25,000 and 49,999 increased from 15 in 1961 to 45 in 1981,
an increase of 300%. During the same period cities with a population of 5,000 to 9,999 increased from 21 in 1961 to 129 in 1981 and those with a population less than 5,000 increased from 10 to 168 (Eusuf, 1996). In summary, the urban population of Bangladesh grew at a much faster rate from 1961-1974 (8.8%) and reached its peak during the period 1974-1981 (10.97%). And about 30% of the total increase during 1974-1981 can be explained by the extended definition of urban areas in 1981 (BBS, 1984).

The 1991 Census shows data in relation to only 110 municipalities (BBS, 1991; 1993). It does not give a complete picture of the total number of urban centres of different size categories (Eusuf, 1996). The population census report gives the figure of the urban municipal population as 1,22,55,307 and the population of 4 Statistical Metropolitan Areas (SMAs) as 10,40,60,79, which constitutes 84.91% of the total municipal population. Out of the existing 110 municipalities, 28 are in the Rajshahi division where there is an urban population of 16.09%; 33 in Khulna where there is an urban population of 14.98%, 27 in Dhaka Division with an urban population of 45.83% and 22 in Chittagong Division, having 22.95% of the urban population (Eusuf, 1996). Dhaka, Chittagong, Khulna and Rajshahi municipalities constitute 50.26% of the total municipal population. There are 20 municipalities with a population of 50,000-99,999, which constitute 10.70% of the population. The number of municipalities with a population of 25,000 to 49,999 is 41, with an urban population of 12.29%. There are 17 municipalities with population of 10,000-24,999 constituting 3.77% of the municipal population. And the number of municipalities with populations less than 5,000 is one, which constitutes 0.07% of the municipal population (Eusuf, 1996).

Some urban centres have recorded a very rapid population growth (above 50%). In the 1951-61 period 12 urban centres recorded a growth of more than 50% in their population with Khulna, Chuadanga and Dhaka showing a very high (above 200%) increase (Eusuf, 1996). Khulna recorded high growth due to industrialisation, Dhaka due to its importance as the provincial capital, and Chuadanga due to the influx of refugees from India. In the 1961-74 period, 36 urban centres recorded a growth of more than 50% in population size with Dhaka showing a 936% increase; due to its importance as the new capital city and due to the expansion of commercial activities.
During this period 8 urban centres recorded the highest growth of 180.2% (Eusuf, 1996). The 1991 census recorded 11 urban centres with a 50-112% increase from 1981 to 91 (BBS, 1997). During that period 4 urban centres recorded growth of more than 100%. Sherpur, Dhaka, Moulvi Bazar, Cox’s Bazar, Rangamati and Jessore have shown more than a 50% increase in three consecutive inter-censal periods while Feni and Naogaon experienced over 50% increase throughout the period (Eusuf, 1996).

Table-2.3.2: Ranking of major urban centres in Bangladesh (1901-2001)

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<td>2</td>
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<tr>
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<td>Pabna</td>
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<tr>
<td>Narayangonj</td>
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<td>4</td>
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<tr>
<td>Jessore</td>
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<td>10</td>
<td>10</td>
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<tr>
<td>Sylhet</td>
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<td>-</td>
<td>8</td>
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<td>5</td>
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</tr>
</tbody>
</table>

Source: BBS 1977; 1984; 1997; 2001a; 2003
In Bangladesh, historically, the major urban centres developed around industrial concentrations of cotton and silk production and indigo processing (Ahmed, 1968). During the British rule most of the urban centres served as tax collection and export-import centres for the British Empire. Other urban centres were used as administrative or religious centres, and many of these centres subsequently flourished as commercial and industrial centres. Administrative centres gained momentum due to increasing educational and cultural centres, infrastructure and better communication (Eusuf, 1996).

There has been considerable movement, up and down, of the relative and political importance of the major urban centres over the years. Dhaka and Chittagong have remained in first and second position respectively since attaining city status at the beginning of the century (BBS, 1977; 1984). Khulna, the third largest city has gained its ranking since just before independence in 1971 through industrialisation (BBS, 1997). The fourth largest city, Rajshahi held the same ranking in the early decades of the last century but lost it position for socio-political reasons and then again regained its position (BBS, 1997). Other cities like Serajganj and Barisal have had a history of ups and downs during the last century. The city of Sylhet has emerged as one of the important cities and occupied 5th position in recent times. It started to grow very rapidly immediately after its establishment as a divisional headquarters (BBS, 2001a; 2003).¹

The historical process of urban development in Bangladesh presents different trends based on the political development of the country (Khan, 1996). Although the history of Bangladesh in the early periods is obscure due to a lack of sufficient information, it is evident that Bangladesh acted as a passive periphery of Bengal and India. Though the rulers of Bengal often revolted against the central authority, these were sporadic efforts and did not have any marked impression on the spatial development of the region (Khan, 1996). During the British rule, Bengal attracted many colonial interests. As Calcutta was the primary city of Bengal, Bangladesh (then East Bengal) became a passive periphery of the region. During Pakistani rule, hostile relations developed when Bangladesh attempted to become an active periphery of the country (Khan, 1996).

¹ Barisal and Sylhet were set up as divisional headquarters in the 1990s. The cities were upgraded to city corporations in recent times. In the latest population census of 2001 Barisal and Sylhet were categorised as Statistical Metropolitan Areas (SMA) along with Dhaka, Chittagong, Khulna and Rajshahi.
Thus historically, the political-spatial development process of Bangladesh has passed through passive and active stages followed by cooperation and accommodations as well as hostile situations. However, the legacy of spatial development in Bangladesh has led to the development of a few cities - particularly the capital city of Dhaka.

2.3.3. The growth of Dhaka City

The majesty and peculiarity of Dhaka City has developed over a long span of time. The city was under the suzerainty of different kings and rulers and its growth was hindered and distributed from time to time. Sometimes the growth gained momentum during the reign of some rulers at other times it did not (Asaduzzaman and Rob, 1997).

The history of Pre-Mughal Dhaka is very vague. This period ranges from the 13th century to the beginning of early 17th century (Chowdhury and Faruqui, 1991). Its importance as a market centre started in that period (Haider, 1966). The city began to flourish as a commercial and political centre, expanding in the west up to Chandi Ghat during 1602-1604 (Haider, 1966). After the sultans the Mughals took over the city and started to attribute more importance to it. During the early Mughal rule, the city covered an area of about 2.20 sq. km and was confined within the small continuous zone of the present old city (Haider, 1966). Dhaka City got its pomp and splendour during the Mughal rule and attained the prestigious position of the premier city of the empire. The city gained its reputation as a capital during the early period of the 17th century (Asaduzzaman and Rob, 1997). To check the attacks of the Magh and Arakanese pirates, Emperor Akbar stationed several hundred soldiers in Dhaka City. It was made capital of the province of Bengal in 1608 by Subader Islam Khan Chisti for its political and military importance, and being a capital, it required more space for administrative, military purposes and accommodation. Centring on the old market, the provincial capital Dhaka began to develop rapidly as a major city of the province (Dani, 1962).

During the rule of the Mughals Dhaka City grew in a north-western direction. D’oloy, (1824) shows that the greatest urban growth took place under Subadar Saista Khan (1662-1667 and 1679-1689). At that time, the city extended from the Buriganga river in the south to Tongi Bridge in the north, a distance of about 25 km (in a north-south direction) and from Jafrabad (Sarai Jafrabad) in the west to Postagola in the east, a
distance of about 15 km in an east-west direction (D’oloy, 1824). Of course, this huge Mughal city incorporated many villages and suburbs within its urban area and at that time the city had a population of over a million (Travernnier, 1925). According to Karim (1964) the city then started to lose its glory with the shifting of the provincial capital to Murshidabad in 1717 (due to a personal clash between the Emperor Azim-Ush-Shan and Subadar Murshid Kuli Khan). From that time a number of influences from European traders started to increase in Bengal (Karim, 1964). At that time the size of Dhaka City was about 4.5 sq. km and the population was about 1 million (Taylor, 1840). The main city was confined in a small area on the northern bank of the river Buriganga around the Lalbagh and Chawk-Mughaltoli area where the older part of the city is today (Asaduzzaman and Rob, 1997).

Under the control of the East India Company after the decisive battle of Plassey in 1757 Dhaka City became a declining urban centre and between 1757-1864 it had a tremendous decrease in population and area (Taylor, 1840; Hunter, 1976). The population of Dhaka City which was estimated to be nearly 200,000 in 1800 dropped to 51,000 in 1873 (Hunter, 1976). The energetic controller of Dhaka, Mr. Walters founded the Dhaka Committee in 1830 and under his chairmanship began the development of Dhaka town. The inclusion of Rammmna Green Pasture, an area from Old Paltan to Nimtoli, Dakesshware Temple to Azimpur under the town’s jurisdiction took place in this period. The total urban area during that time rose to a total of 14.5 sq. km and the total population was 51,635 in 1867 (Hunter, 1976). The urbanised space started to expand towards the north on the Pleistocene terrace high lands during this time, mainly for residential and recreational purposes (Assaduzzaman and Rob, 1997),

Dhaka City began to rise from a declining and stagnant condition after the transfer of power to the Crown in 1858 by the British East India Company. The first local administration, the Dhaka Municipality was found in 1864 by Mr. Skinner (Taifoor, 1956). After 1864, the lowland areas in the north of Islampur, Tantibazar, Kamrangir Char, Goalnagar were gradually filed for urbanisation and at the same time Wari, Gandaria, Old Cantonment (Purana Paltan) Narinda, Hazaribagh, Nawabganj, Sarai Jafarbad, Race Course Green Pastures and Rayar Bazaar (to name a few) were also brought under the town’s jurisdiction (Geddes, 1917). Moreover, during that period in
order to protect the river bank of Buriganga from flooding and erosion and to add a face
lift to the river side, the Buckland Embankment was completed. Thus the area of Dhaka
City was expanded into 17.0 sq. km. and Dhaka City started to flourish again, its
population increasing to a total of some 90 thousand in 1901 and reaching over a
hundred thousand in the subsequent ten years (Asaduzzaman and Rob, 1997). In 1941
the population of Dhaka was more than 200,000 and in 1947, it passed 250,000. But
within a decade, after the annulment of the division of Bengal, again this urban growth
of Dhaka declined and it remained as a mere district till the independence of Pakistan in
1947 (Asaduzzaman and Rob, 1997).

The growth of Dhaka City gained momentum again after 1947. The influx of people
from India on the one hand and the onrush of people to the newly established
administrative, commercial and educational centre on the other contributed to an
unprecedented growth of the city (Siddiqui et al., 2000). The need for office space for
administrative and commercial purposes as well as residential needs resulting from the
increase in population led to the growth of the city on several levels. During this
period, the Dhaka Improvement Trust (DIT) was created in 1956 (which was later
transformed into RAJUK in 1987) for supervision of the overall planning and
development of the city. Beside different urban development projects, DIT developed a
number of residential areas to meet the housing needs of the emerging elite class (Khan,
1996; Hossain and Khan, 2001). A central Business District (CBD) was also developed
to meet the demand for space required for increasing commercial and government
administrative activities (Khan and Hossain, 2001). Initially, the needs for official,
educational, residential and administrational spaces were fulfilled by the expansion of
the city in Purana Paltan to Naya Paltan, Eskation to MoghBazar, Siddiheswari,
Kakkrail to Kamlapur through Razar Bagh and Shantinagar, the Segun Bagicha,
Azimpur, Mirpur, Mohammadpur, Shre-e-Bangla Nagar, Tejgaon, Gulshan Model
Town and other areas were encroached on between 1950 to 1960. The Banani and
Gulshan areas were acquired in the early sixties under the 1959-Master Plan of Dhaka
City and by 1961, the city population grew to 718,766 and the area at that time was
about 125 sq. km (BBS, 1997).
Table-2.3.3: Population and area size of Dhaka City (1700-2001)

<table>
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<th>Year</th>
<th>Periods</th>
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<th>Area (sq.km)</th>
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</tr>
<tr>
<td>1700</td>
<td>Mughal period</td>
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<tr>
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<tr>
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<tr>
<td>1961</td>
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<td>125</td>
</tr>
<tr>
<td>1974</td>
<td>Bangladesh period</td>
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<td>336</td>
</tr>
<tr>
<td>1981</td>
<td>Bangladesh Period</td>
<td>344,0147</td>
<td>510</td>
</tr>
<tr>
<td>1991</td>
<td>Bangladesh period</td>
<td>688,7459</td>
<td>1353</td>
</tr>
<tr>
<td>2001</td>
<td>Bangladesh period</td>
<td>1,071,2206</td>
<td>1530</td>
</tr>
</tbody>
</table>


The urbanisation process achieved tremendous growth for the needs of the newly independent country’s capital. The city’s population suddenly increased to 2,068,353 in 1974 (BBS, 1977), it began to expand in all directions including the low-lying areas of the east, such as Jurain, Goran, Badda, Khilgaon, Rampura, and to the west including the areas of Kamrangirchar, Shyamoli, Western Mohammadpur, Kallyanpur (Chowdhury and Faruqui, 1991). As very rapid urban growth (along with a fast increase in population and structural development) started to take place a new structural plan was needed. The population leapt to 3 million within a decade of the independence of the country and the city covered an area of about 510 sq. km. by 1981 (Siddiqui et al., 2000). During this period the swamps and wetlands within the city started to disappear quickly and new areas of residential, administrative, business and commercial importance began to develop. In addition, slum and squatter settlements also sprang up in different areas of the city (Siddiqui et al., 2000). Keeping pace with the magnitude of
the urban growth, the new urbanised areas began encroaching on the low-lying areas within the city limits and even on some adjacent outlying areas (Siddiqui et al., 2000; Hossain, 2002).

Dhaka City has faced its highest rate of physical and population growth during 1981-1991, with the population doubling during that decade and the city expanding from 510 sq. km to 1353 sq. km. The city now includes the surrounding areas of Gazipur, Savar, Narayangong, Bandar thanas and the entire thana of Keraniganj (BBS, 1997). In 1995, a new master plan was prepared for the further development of Dhaka City and according to Siddiqui et al. (2000) the recent construction of a bridge over the Buriganga river has encouraged the expansion of Dhaka City in a southerly direction to the other side of the river. A second bridge which is likely to be completed within the next five years will further increase this process.

However, the expansion of Dhaka City is constrained by physical barriers such as the low-lying flood prone areas around the city. Also, valuable agricultural and forested land will have to be sacrificed if the built-up area is to increase. But as mentioned, the population of the city is increasing very rapidly due mainly to rural-urban migration. The population of the city reached to 10.7 million in 2001 and the population growth of Dhaka has been 56.5% in the last decade, which is very high (BBS, 2003). Understandably, these additional people have created tremendous pressure on the urban utility services and other amenities of urban life. This has resulted in an adverse effect on the urban environment where a large number of people have settled in slums and squatter settlements where they live below the poverty line (Hossain, 2003b; 2005a).

2.4. Urban poverty and Dhaka City’s predominance

2.4.1. The trend of urban poverty

Bangladesh Household Expenditure Surveys (HES) constitute the main source of information for most of the available studies on urban poverty. These surveys have limitations due to diversity in the method of imputation, lack of data at the household level, uniform methods of recording the data flow and of time sampling, faulty memory recall method and the problems of missing cases (Khundker et al., 1994). Despite the limitations of data of HES these are nonetheless mainly relied on for measuring the
extent of urban poverty. In fact, these surveys are the only existing source of macro level data on poverty in Bangladesh. Beside these, the Centre for Urban Studies (CUS) has conducted a number of micro level studies on the urban poor. These studies explain the partial scenario of urban poverty in Bangladesh. Two methods- the Direct Calorie Intake (DCI) and the Cost of Basic Need (CBN) methods are currently used for measuring urban poverty by the Bangladesh Bureau of Statistics (BBS, 2002).¹

### Table-2.4.1: Urban population in Bangladesh below the poverty line (DCI method)

<table>
<thead>
<tr>
<th>Survey year</th>
<th>National</th>
<th>Urban</th>
<th>National</th>
<th>Urban</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number (million)</td>
<td>% of Pop.</td>
<td>Number (million)</td>
<td>% of Pop.</td>
<td>Number (million)</td>
</tr>
<tr>
<td>1988-89</td>
<td>49.7</td>
<td>47.8</td>
<td>6.3</td>
<td>47.6</td>
</tr>
<tr>
<td>1991-92</td>
<td>51.6</td>
<td>47.5</td>
<td>6.8</td>
<td>46.7</td>
</tr>
<tr>
<td>1995-96</td>
<td>55.3</td>
<td>47.5</td>
<td>9.6</td>
<td>49.7</td>
</tr>
<tr>
<td>2000</td>
<td>55.8</td>
<td>44.3</td>
<td>13.2</td>
<td>52.5</td>
</tr>
</tbody>
</table>

Source: BBS, 1998; 2002

### Table-2.4.2: Recent trends in urban poverty in Bangladesh (CBN method)

<table>
<thead>
<tr>
<th></th>
<th>Upper poverty line (%)</th>
<th>Change (upper line)</th>
<th>Lower poverty line (%)</th>
<th>Change (lower line)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1995-1996</td>
<td>51.0</td>
<td>49.8</td>
<td>-1.2</td>
<td>34.4</td>
</tr>
<tr>
<td>2000</td>
<td>29.4</td>
<td>36.6</td>
<td>+7.2</td>
<td>13.7</td>
</tr>
</tbody>
</table>

Source: BBS, 2001b

¹ The Bangladesh Bureau of Statistics (BBS) uses the DCI and FEI poverty lines for its Household Expenditure Survey (HES) which has been conducted since 1973/74, but in the first 1995/96 survey the DCI and CBN poverty lines were used with the assistance of the World Bank.
The Direct Calorie Intake (DCI) method is traditionally used by the Bangladesh Bureau of Statistics for determining the poverty line. According to this method the urban poor are categorised as ‘absolute poor’ and ‘hardcore poor’ based on their daily calorie intake. The poor who take 2122k.cal per day per person fall below Poverty Line-1 (and are known as the absolute poor) whereas the poor who take 1805k.cal per day per person fall below Poverty Line-2 (these are termed the hardcore poor). At the national level the percentage of population in Poverty Line-1 decreased from the 47.8% to 44.3% in the survey year of 1988-89 to 2000. But in urban areas the percentage of population below Poverty Line-1 increased from 47.6% to 52.5% from the survey period of 1988-89 to 2000 due to the migration of the rural poor to urban areas. In the case of Poverty Line-2 the situation is to some extent different. The percentage of hardcore poor has decreased over the years at both the national and urban contexts. But the rate of decrease is comparatively lower in urban areas (BBS, 1998; 2002).

Table-2.4.3: Incidence of poverty in selected urban areas in Bangladesh (CBN method)

<table>
<thead>
<tr>
<th>Urban areas</th>
<th>Upper poverty line (%)</th>
<th>Lower poverty line (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>National</td>
<td>51.0</td>
<td>49.8</td>
</tr>
<tr>
<td>Dhaka</td>
<td>40.2</td>
<td>44.8</td>
</tr>
<tr>
<td>Chittagong</td>
<td>52.4</td>
<td>47.7</td>
</tr>
<tr>
<td>Khulna</td>
<td>55.0</td>
<td>51.4</td>
</tr>
<tr>
<td>Rajshahi</td>
<td>61.8</td>
<td>61.0</td>
</tr>
</tbody>
</table>

Source: BBS 2001b

Due to the problems of the calorie intake method, the Bangladesh Bureau of Statistics has used the Cost of Basic Needs (CBN) method. Unlike the traditionally used DCI method, the CBN method considers other basic needs (along with food) for measuring poverty. The poor are categorised by an ‘upper poverty line’ and a ‘lower poverty line’. This estimation reveals the alarming situation of urban poverty in Bangladesh despite the overall improvement of the poverty situation at the national level. According to this
method, from 1995-96 to 2000 the percentages of the urban population below both the upper poverty line and lower poverty line have increased by 7.2% and 5.4% respectively (BBS, 2001b). Poverty is mainly concentrated in urban Dhaka due to the predominance of poor migrants in Dhaka City.¹ In urban Dhaka the percentages of the population below both the upper poverty line and the lower poverty line have increased by 4.6% and 4.2% respectively during 1995-96 to 2000 (BBS, 2001b).

2.4.2. Poverty and slums in Dhaka City
The phenomenon of slums and squatters in Dhaka is as old as the city itself (Taylor, 1880; Geddes, 1917; Abrams, 1964).² But the city has experienced a prolific growth of slums and squatters since the independence of the country in 1971 (Qadir, 1975). By the end of 1976 only 10 slums existed with a population of 10,000. The number increased to 2,156 settlements with a population of 718,143 in 1993, and 3007 settlements with a population of 1.1 million in 1996 (CUS, 1993; CUS, 1996).³ About 90% of the total number of slums and squatter settlements have developed in the last three decades. The highest concentration of growth (45%) took place between 1981 and 1990 followed by the previous decade’s 26%. Only 18% of these clusters were established since 1991 (CUS, 1996).

Slums and squatter settlements are not distributed uniformly throughout the Dhaka Metropolitan area but rather they are concentrated mostly on the fringes of the city. Due to an acute demand for land and high land prices, especially in the central zones and in upper class residential areas, the slums and squatter communities have moved or are moving towards the city’s peripheries in the search for cheap shelter (Mahbub and Islam, 1991; CUS, 1993). According to CUS (1996) among the 3007 slums and squatter settlements an overwhelming majority of these poor communities are located on land owned by private individuals (1270 clusters, or 42.2%), or under multiple private

¹ Dhaka Urban Areas is the combination of Dhaka City and other urban areas of Dhaka District.

² The terms ‘slum’ and ‘squatter settlement’ are often used interchangeable despite their differences in terms of legal basis. Slums develop with the approval of the concerned authority or land owner whereas squatter settlements develop without such approval. The other type of poor housing is resettlement camps established by the government to provide shelter to the urban poor for a fixed period of time.

³ Unlike the CUS Slum Survey of 1993, the CUS Slum Survey for 1996 provided separate statistics on slums and squatter settlements for the Dhaka Metropolitan Area.
ownership (1047 clusters or 34.8%). Only 644 clusters (21.4%) are located on government and semi-government land, while a few settlements (only 35 in number, 1.2%) are found on land belonging to non-government organisations. BBS (1999) also showed that slum and squatter settlements did not develop in the central part of the city like Mothgijheel, Kotoali, Sutrapur or Lalbagh Thanas in the last decade. They mostly developed in the peripheral thanas of Mirpur, Mohammadpur and Demar. According to Hossain (2005b) in recent times a number of slum clusters were evicted by the urban development authorities in Dhaka City and the poor were forced to settle in a resettlement slum in the peripheral thana of Mirpur.

The slum population in Dhaka City faces extreme poverty due to its low level of earnings and the majority are living below the poverty line in terms of both calorie intake and cost of basic needs. What is more, the slum dwellers are mostly involved in low paid jobs in informal sectors of the urban economy. To be precise there is a predominance of day labouring and rickshaw pulling among this poor group of city dwellers (Amin, 1991; CUS, 1996; BBS, 1999; Hossain, 2001; 2004b). Moreover, there are occupational variations between males and females in slum and squatter settlements in Dhaka City. Among these there are eighty different types of occupations held by males in slum and squatter settlements. Females are found to belong only to occupations such as maidservants and housewives (CUS, 1983). The urban poor involved in the formal urban sectors of the economy have better economic conditions than the poor in the informal sectors. According to Siddiqui et al. (1993) there is a significant difference in the wage rate between the formal sector poor and informal sector poor in Dhaka City. The formal sector poor receive various benefits, which means that they are better off compared with their informal sector counterparts. There is also a variation in poverty among the poor employed in informal occupations based on their level of skills. Skill differentials were found to be an important factor in determining differences within the informal manufacturing activities in Dhaka City (Khundker et al., 1994).

Slum populations in Dhaka City are ‘vulnerable’ in terms of their access to urban land (CUS, 1996; BBS, 1999; Hossain, 2005d). Slum dwellers have mostly settled temporarily on public or private land and they are often evicted from their settlements. In the overwhelming majority of house construction the roof is of tin and the wall
Table-2.4.4: Summary information on slums and squatter settlements in Dhaka
Statistical Metropolitan Area (SMA)

<table>
<thead>
<tr>
<th>Description</th>
<th>Value</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total number of slums and squatter settlements</td>
<td>3007</td>
<td>100%</td>
</tr>
<tr>
<td>Number of slums</td>
<td>2328</td>
<td>77.42%</td>
</tr>
<tr>
<td>Number of squatter settlements</td>
<td>679</td>
<td>22.58%</td>
</tr>
<tr>
<td>Average no. of slum/squatter settlements per thana</td>
<td>215</td>
<td></td>
</tr>
<tr>
<td>Total area covered by slums and squatter settlements (acres)</td>
<td>1038</td>
<td></td>
</tr>
<tr>
<td>Average size of slum and squatter settlements (acres)</td>
<td>0.34</td>
<td></td>
</tr>
<tr>
<td>Average size of slum (acres)</td>
<td>0.23</td>
<td></td>
</tr>
<tr>
<td>Average size of squatter settlements (acres)</td>
<td>0.71</td>
<td></td>
</tr>
<tr>
<td>Total estimated number of households in slums and squatters</td>
<td>220920</td>
<td></td>
</tr>
<tr>
<td>Households in slums</td>
<td>112669</td>
<td></td>
</tr>
<tr>
<td>Households in squatter settlements</td>
<td>108251</td>
<td></td>
</tr>
<tr>
<td>Estimated population: population in slums</td>
<td>559,933</td>
<td>50.69%</td>
</tr>
<tr>
<td>Population in squatter settlements</td>
<td>544667</td>
<td>49.31%</td>
</tr>
<tr>
<td>Total population of slums and squatter settlement</td>
<td>1,104,000</td>
<td></td>
</tr>
<tr>
<td>Average population per settlement</td>
<td>367</td>
<td></td>
</tr>
<tr>
<td>Average population per slum</td>
<td>240</td>
<td></td>
</tr>
<tr>
<td>Average population per squatter settlement</td>
<td>802</td>
<td></td>
</tr>
<tr>
<td>Average number of households per settlement</td>
<td>73</td>
<td></td>
</tr>
<tr>
<td>Average number of households per slum</td>
<td>48</td>
<td></td>
</tr>
<tr>
<td>Average number of households per squatter settlement</td>
<td>159</td>
<td></td>
</tr>
<tr>
<td>Slums and squatter settlements in Dhaka City Corporation</td>
<td>2887</td>
<td>96%</td>
</tr>
</tbody>
</table>

Source: CUS Slum Survey-1996

beams are of bamboo. Mahbub (1996) found that only a small proportion of poor settlements (9%) were made of brick, cement and tin. About 68% of slum families in Dhaka City have a single room unit, 20% have two small rooms and at least 5% have to share a room with other families (CUS, 1979). The average floor spaces of poor urban households are only 125sq. ft, with only 100 sq. ft in Dhaka City (Islam et al., 1997). Very often slum and squatter settlements in these areas are prone to annual flooding,
and they are environmentally unsuitable for housing as they are located in low-lying areas and along risky canals and railway tracts (Islam, 1996b; Hossain, 2003a).

Slum dwellers in the city are disadvantaged in terms of their access to urban services like safe water, electricity, gas supply, toilet facilities and garbage disposal. The quality of these services has been found to be poor and the supply remains highly irregular and inadequate (Islam, 1991; CUS, 1993; BBS, 1999; Hossain, 2002). Most slum dwellers have access to safe water for drinking purpose only. And most use unsafe water for washing, bathing and other purposes. CUS (1996) shows that a small proportion of the urban poor (20%) use sanitary latrines and the majority still use a variety of non-hygienic latrines. The study shows that 67% use electricity and another 33% still have no access to electricity. The study also found that 72% of the urban poor use traditional fuel for cooking and only 22% have access to gas facilities. More than 60% of the poor just dump their garbage on the road or on the ground (Ahsan and Ahmed, 1996). And a very small proportion (12.4%) of these poor households has access to the underground drainage system (Siddiqui et al., 1993). Slum populations also have limited access to heath and education. Though theoretically the urban poor have equal access to the public health facilities in the city, in reality very little are available to them (Fariduddin and Khan, 1996; Arnold, 1997). They are the most deprived groups in the city as they have very limited access to the existing educational opportunities. This is true for both primary education and general and technical education for adults. It has been evident from official statistics that although enrolment in primary school in urban areas is higher than that for rural areas, the enrolment of the slum population is very low (GOB, 1991).

Poverty and the proliferation of slums in Dhaka City have been a major problem in recent decades. As urban poverty is an extension of rural poverty, it is essential to understand the process of rural poverty for explaining the contexts of slums and squatter settlements in Dhaka City. Siddiqui (1982) argues that the process seems to be influenced by the existing superstructure which is dominated by the rural rich and which plays a strong role in maintaining and legitimising poverty.
Poverty is caused by the stagnation of productive forces and production over time and government policies and development measures which only help the rural rich to get richer and increase inequality (CUS, 1990). Ahmed (cited in CUS, 1990) outlined a number of factors as causes of poverty including socio-economic and political factors - particularly inequality in the distribution of economic and political power, insincerity and the indifferent attitude of the ruling power elite who control resources, external factors such as the role of metropolitan capital, foreign aid and loans (in which again the role of the national power elite is critical) and lack of poor people’s participation in decision making and the development process.

CUS (1990) has identified some specific causes of urban poverty and slums in Dhaka City. These include the socio-political and economic structure, that have developed in a long colonial and feudal history and exploitation and social injustice; oppression by the vested interest groups and ruling power elite; corruption of the ruling elite and the neo-rich, foreign aid and debt; natural hazards and consequent landlessness; lack of government assistance for the poor; and population explosion (and lack of its control).

2.5. Chapter summary

Dhaka City has emerged as a fast growing megacity in recent times. It is a city of extreme inequality with a stark contrast between the rich and poor. The city faces serious problems in housing and in almost all areas of its infrastructure like electricity, gas and fuel supply, water supply, sewerage and excreta management, solid waste management and so on. There is little provision of access to social services for health, education and recreation for the urban poor. The frequency and severity of floods and of drainage problems pose serious challenges to city dwellers, more particularly to the urban poor living in slums and squatter settlements. Crime and violence have also developed as serious problems. Culturally the city has emerged as a ‘ruralised’ megacity. And overall, the city government of Dhaka has failed to play an effective role in its planning, implementation, administration and management.

Urban centres are defined on the basis of both political and functional criteria. Natural increases in population and net migration from rural areas together with reclassification of urban areas constitute the three basic components of urban growth. The historical
process of urban development in Bangladesh presents different trends based on the political development of the country. Urban centres gained and lost their ranking with changes in political regimes. Dhaka developed as a politico-administrative city and subsequently economic and commercial activities have also concentrated in the city making it the prominent city of the country. The urbanisation activities in Dhaka City have been achieving tremendous growth for the needs of the newly independent country’s capital. Overall, Dhaka City has experienced its highest rate of physical and population growth in recent decades.

As Bangladesh’s urban growth is not commensurate with the economic and social development of the country, significant portions of the urban population are living below the poverty line. According to the Direct Calorie Intake (DCI) and Cost of Basic Need (CBN) methods the percentage of the urban population in Bangladesh below the poverty line has been increasing over the years. Moreover, the percentage of the urban population living below the poverty line is comparatively higher in Dhaka City. This city has had a massive growth in slums and squatter settlements in recent decades. The slum population of the city faces extreme poverty as its level of income in the informal sectors of the urban economy is very low. And it is vulnerable in terms of its access to land, urban infrastructures and social services. To sum up, the socio-political and economic structures of the country are generally responsible for urban poverty and the emergence of slums in Dhaka City.
CHAPTER-3

URBAN POVERTY AND URBAN ADAPTATIONS IN THE ‘SOUTH’: A REVIEW OF LITERATURE

3.1. Introduction

This chapter presents a review of literature on urban poverty and urban adaptations from a developing world perspective. Despite variations in history, contexts and development patterns, cities in the South mostly face poverty and marginality because they are undergoing urbanisation without adequate development. The issue of urban poverty in the South has recently received the attention of researchers and policy makers. A wide range of studies have been conducted in recent decades from different perspectives. This review primarily focuses on urban poverty literature based on a sociological perspective. It also covers literature related to economic, spatial and policy perspectives.

The literature review covers the critical issues of urban poverty associated to the questions of present research on urban poverty in Dhaka City. As mentioned in Chapter-1, features of urban poverty and vulnerability, livelihood strategies of poor households, rural-urban networking, family and social networking in urban contexts, behaviour and cultural adaptations and the political integration of the urban poor are the foci of this study. This literature review explores current thinking on these issues of urban poverty. It starts with the urban transformation and urban poverty and the rural-urban interface and migration in the South. It then focuses on the nature of the urban economy where poor households cope through various household strategies. The access to urban housing and infrastructure services has also been addressed. The chapter focuses on the pattern of social and cultural organisation in the urban context where family and social networks are the units of analysis. It also focuses on behaviour and subculture of poor urban communities. It further explores the nature of urban politics and the responses and collective actions of the urban poor.

However, the literature review reveals that without analysing the social, cultural and political dimensions of poverty, urban poverty research remains incomplete. Therefore,
this research has focused on social, cultural and political features of urban poverty along with its economic issues.

3.2. Urban transformation and urban poverty

In an analysis of urban poverty, the issue of urban transformation forms an essential part, as rapid urbanisation is creating severe pressure on cities and straining the urban absorptive capacity, thereby aggravating urban poverty in many cases (Pernia, 1994). Massive changes are taking place in patterns of urbanisation on a global scale. But the South is urbanising very rapidly despite the fact that its various regions differ markedly in the level of urbanisation they have attained (Gugler, 1996). According to the UN (1998) the global urban population is set to double from 2.6 billion in 1995 to 5.1 billion in 2030. The South’s share of the world’s urban population has risen roughly in line with its total population share. In other words, the South’s share of city dwellers has increased mainly because the South’s share of the world’s total population has increased - from 68% in 1955 to 79% and rising in 1995 (Beall, 2000). Perlman has explained urban transformations in the following:

As the year 2000 approaches, we are facing a major global transformation...the world is becoming predominantly urban. In 1800, only 3 per cent of the world’s population lived in urban areas; in 1950, it was 29 per cent and shortly after the year 2000 over 50 per cent of world’s population will be living in cities. Twenty one of these cities will be mega-cities with populations exceeding ten million. Eighteen of these will be in the developing countries (Perlman cited in MacGregor, 1995:49).

The most celebrated result of urban transformation will be the burgeoning of new megacities. In 1995 only one city (Tokyo) in the world had reached that threshold (Davis, 2004a). Davis (2004a) shows that by 2025 Asia alone could have ten or eleven conurbations that large, including Jakarta (24.9 million), Dhaka (25 million), and Karachi (26.5 million). Shanghai, whose growth was frozen for decades by Maoist policies of under-urbanisation, could have as many as 27 million residents in its huge estuarial metro-region (Davis, 2004a). Mumbai (Bombay) meanwhile is projected to attain a population of 33 million, although no one knows whether such gigantic concentration is biologically or ecologically sustainable (Davis, 2004a). Considering the density and number of inhabitants and also the accelerated development, megacities run
the highest risks from man made and natural disasters (Kotter, 2004). Population is a metaphor for uncontainability, the inadequacy of civic services, the breakdown of law and order. Terms in which these cities are often discussed such as urban ‘explosion’ and ‘catastrophe’ tend to associate them with natural disaster; with problems crying out first for relief, and then for a solution (Seabrook, 1996).

The changes in ownership, management and production have seen management and the labour process fragmented across continents with rapid urban transformation (Marcuse and van Kempen, 2000; Beall et al., 2002). The related and much contested concept of ‘globalisation’ refers to the process by which capital flows, labour markets, commodity markets, information, raw materials, management and organisation are fully interdependent throughout the world. Castells (1998) argues that globalisation proceeds selectively, including and excluding segments of economies and societies in and out of the networks of information, wealth and power that characterise the new dominant system. Social polarisation derives from the process of occupational and economic restructuring occasioned by deindustrialisation and globalisation (Bounds, 2001). Sassen’s (1991) social polarisation thesis contends that one of the effects of macro-economic restructuring, involving the contraction of manufacturing and the growth of the financial and service sectors, has been a new polarisation between emergent high-income and low-income occupational strata, and new class alignment. According to Searle and Bounds (1999) at this stage of globalisation states have relatively few choices in the face of competitions of global cities. As Hall and Hubbard observe:

Cities are not helpless pawns of international capital but have the capability to mediate and direct their own destiny by exploiting their comparative advantages over other cities...Cities and their agents are active constituents, both ‘mirror’ and ‘mould’ of global processes (Hall and Hubbard, 1996:159).

In the age of global urban transformation the consideration of the issue of urban poverty in cities of the South has been clearly important (Beall et al., 2002). But until relatively recently, Third World cities were seen to consume a disproportionate share of national investment, exemplified by Lipton’s (1977) ‘urban bias’ thesis. Concomitantly, poverty was understood primarily as a rural phenomenon and development initiatives were overwhelmingly concerned with rural investment (Beall et al., 2002). Comparatively little attention was paid to social differentiation within urban centres or the fact that for
the urban poor, proximity to goods and services did not necessarily mean access. One reason for this neglect was that it was widely believed that urban poverty was a temporary phenomenon that would disappear with modernisation (Beall et al., 2002). However, it soon became clear that visible symptoms of urban social disadvantages, such as overcrowding, burgeoning informal settlements and expanding informal economies, were not disappearing but increasing (Gilbert, 1992b).

The definition of urban poverty has widened beyond conventional income-based or consumption-based definitions to include the health, social and environmental aspects of deprivation (Wratten, 1995; Rakodi, 1995a; 2002b). Previously urban poverty was generally defined in terms of a poverty line. A poverty line is considered to provide only partial explanations of the causes of persistent poverty and deprivation. Poverty line analysis reveals the characteristics of people and households associated with poverty including low educational levels, lack of skills, poor health and tenancy tenure (Rakodi, 2002b). It does not reveal the underlying causes, especially processes of political and social exclusion, and does not examine the relationships between labour market position, health and environmental conditions (Songsore and McGranahan, 1998). The use of poverty lines may imply that the poor are passively waiting to become beneficiaries of trickle-down effects from economic growth or external interventions, when in practice they are active agents, adopting positive strategies for coping with impoverishment and securing improved well-being (Rakodi, 2002b).

The urban neighbourhoods where poor urban households live are influenced by their poverty. It provides or excludes them from opportunities and influences their chances of becoming trapped in poverty (Rakodi, 2002b). The residents in informal settlements or, living on the streets, in tenements or in public places such as railway stations, poor households face a number of problems. The urban poor in the South often opt for peripheral areas where it is possible to rent more space and even obtain access to land on which to build a house and grow food, but where infrastructure and services are under provided or absent, and travel costs are high (Rakodi, 2002b). As Rakodi comments:
Not only do the fortunes of poor people change over time with economic fluctuations, changes in policy and political instability, they also change as a result of the household life cycle, decisions related to personal and household livelihood strategies, and unforeseen stress and shocks (Rakodi, 2002b:94).

Households are poorest when they contain young children, tying the mother to her home and preventing her from earning, while the children themselves are too young to contribute to the household income (Rakodi, 2002b). Households of the elderly lacking support from their relatives are also among the poorest. When a household cannot afford to send its children to school or to keep them there, or when disease is passed on from parents to children or leave the latter orphans, poverty is transmitted from generation to generation (Rakodi, 2002b). Some households are particularly susceptible to shocks and stresses: those with only one working adult or only one source of income, and those living in the most insecure tenure conditions are vulnerable to further impoverishment (Rakodi, 2002b). Others are more resilient: those with several members capable of working, with diversified sources of income, able to supplement their incomes with food produced in urban and rural areas, and able to call on supportive kinship or other social relationships. Some households may be unable to respond to opportunities because they contain only one able-bodied adult, lack skills and contacts, or are affected by ill health. And others may be able to respond positively, because they have spare labour, as well as access to social, political or financial capital (Rakodi, 1999).

Urban areas are often characterised by a range of environmental hazards, including biological pathogens and their vectors, chemical pollutants and physical hazards, to which poor residents, particularly infants, children and women, are especially vulnerable (Nunan and Satterthwaite, 1999). As Rakodi points out,

Lasting improvements in well-being require increased opportunities (for example, to obtain work and access income-earning activities, acquire land, or become house owners); reduced constraints on the ability of poor households to take advantage of the opportunities available (for example, education and skill training, access to capital, more appropriate regulatory frameworks, and an end to harassment by police and municipal inspectors); access to basic services at an affordable cost (piped water, sanitation, energy, education, health); and reduced risk (by improving their security of tenure, making their living environments healthier, and providing access to financial services and basic safety nets such as pensions). Intervention must recognize that the needs of poor people and
communities vary enormously, so a single policy package will be inappropriate. Instead, policies need to be tailored to the circumstances of particular poor groups and households (Rakodi, 2002b:95-96).

Capitalist development such as land speculation, income concentration and capital-intensive industrialisation, combine to exclude low-income populations from the benefits of economic growth in developing cities (Roberts, 1995). Leeds (1974) first recognised the interlinked process by which low-income urban populations are unable to obtain adequate housing, incomes and urban services in developing countries. He points out that despite the diversity of occupational, residential and family situations among the poor, they experience a common set of frustrations in which the exclusiveness of the elites are apparent. These include restricted access to credit for low-income people. Roberts (1995) points out that exclusion is apparent in the uncertainty of tenure of low-income residents; informal settlements are always at risk of being demolished and those in rented and government assisted estates can easily be evicted for lack of payments or public nuisance caused by their children. This exclusion of the poor is not an exclusion from the market for consumer goods. Leeds claims this proletarianisation:

...is even more strongly delineated, less alleviated by ‘affluence’, less ameliorated by great masses of better-paid, highly skilled wage earners, less softened by opportunities for upward mobility, less responsive to political protests and electoral expression, and generally more repressive in the ‘underdeveloped’ societies (Leeds, cited in Roberts, 1995: 159).

The exclusion of the poor from access to jobs with adequate incomes and to urban services has given rise to what Perlman (1976) calls ‘the myth of marginality’. The term marginality consists of the lack of participation of low-income groups in politics, in their traditional attitudes and in their lack of access to education, health care and adequate standards of consumption. Marginality is considered as an unfortunate and avoidable consequence of rapid urban growth in the situation of underdevelopment; marginality can be remedied through social welfare and educational programs and through the creation of job opportunities. According to Vekemans and Giusti (1970) the marginal sectors would function as pressure groups to accelerate the process of incorporation, while the ruling elites would provide the guidelines for action and control the general coordination for development. Whereas Lewis (1968) argues that the
‘culture of poverty’ was most likely to arise in the situation of underdevelopment, in which there is rapid urban growth without there being jobs in the modern sectors of the economy in which migration from the rural areas was an important component of urban growth. However, until that time, the poor are regarded relatively ineffectual actors in the urban political and economic scene. The resourcefulness of the poor and the extent to which they participate actively in urban economic and political life needed to be highlighted (Roberts, 1995).

3.3. The rural-urban interface and migration

The issue of rural-urban migration is closely linked with urban poverty as the urban poor in developing cities are mostly rural migrants. There is a range of literature focusing on forms and causes of rural-urban migration. But a limited number of studies explain the rural-urban interface and migration in social and cultural contexts. The rural population operated subsistence economies maintaining only limited external contacts until the nineteenth century. The expansions of capitalist systems, however, under way for a half a millennium and accelerated by the Industrial Revolution, incorporated even more outlying regions into the emerging world economy (Wallerstein, 1989). Existing cities were integrated into the new system, their functions transformed. New cities were established to exercise political control and to channel resources to the metropolitan centres and rural populations all over the world have been drawn into the urban nexus. This process of incorporation into the world system has spread across the entire globe. According to Gugler (1992a) the self-centred society that had only limited contact with the outside world has virtually disappeared. Rural populations have become subject to political control exerted from urban centres.

The urban-rural gap in terms of wage and productivity has been widely addressed to study migration of rural populations (Papanek, 1975; Majumder, 1978; Khundekar et al., 1994). Through studying seventeen developing countries Lipton (1977) claims that comparisons of urban and rural incomes are notoriously problematic. Rural-urban migration in the developing world can be fully understood only if the conditions of the masses are grasped. Cities invariably offer more and better facilities than their rural hinterlands. Expert medical care and drugs can be found. Piped water assures clean water and releases women from the drudgery of fetching water over long distances.
Electricity supersedes the kerosene lamp and the open fire (Gugler, 1992a). Some migrants eventually find subsidised housing. Although there is severe discrimination in terms of access to these urban amenities, and for some, housing and sanitary conditions are worse than where they come from, even so access of urban dwellers to modern amenities is higher (Gugler, 1992a).

According to the substantial body of literature available people move to cities for economic reasons (Gugler, 1992a; Siddiqui et al., 1993; Afsar, 2000; Hossain, 2001; 2003a). When people are asked why they moved, they usually cite ‘better prospects’ in the urban economy as their chief reason. The sight of severe and widespread poverty in the cities in the developing world easily leads to the assumption that migrants do not really know what to expect, unaware of the risk of being trapped in urban poverty. The fact is they are often misled by migrants returning to rural areas who have described cities as places of great wealth, where ‘social life’ abounds, and where one has some surplus (Gugler, 1992a). Such myths have been perpetuated by returning migrants who wish to build up their image and their exploits. But they often underplay the problems they encounter in the cities of the South (Caldwell, 1969; Grindal, 1973; Gugler, 1992a).

The relative success of most migration is due in large to the fact that it is embedded in social relations (Roberts, 1995; Khun, 2003). Migration from rural areas is not a solitary affair. The days when elders disapproved of young men ‘running’ away are long past (Gugler, 1992a). Cultural norms have exalted the challenge to the young to prove themselves in terms of the experience to be gained. Such norms can become so generally established that individuals are swept along even when they do not share the economic rationale for going to the city. According to Gugler (1992a) rural communities virtually everywhere have accepted the out migration of young adults. Communities have developed migration strategies. Their strategies are informed by the experience of migrants who have kept in touch, who return to the village on visits or stay, and by villagers who have visited kin and friends in the city. These strategies are modified over time as experience dictates. Potential migrants are thus presented with quite well-defined options (Gugler, 1992a).
Migrants typically receive considerable assistance when they move, in adapting to the urban environment, in securing a foothold in the urban economy (Gore, 1971; Khuri, 1975; Gugler, 1997; Dennecker, 2002). Gore (1971) shows that over three-quarters of migrants in Bombay had one or more relatives living in the city. More than half gave this as an important factor for choosing that city over other cities. Nine out of ten reported that they had been assisted by relatives or friends on their arrival: about two thirds received free accommodation and food and two-thirds of the blue-colour workers acknowledged help in finding a job. In another study Mobbrucker (1997) found that new migrants from rural areas found accommodation with those already established in the city. Thus once a group of villagers had gained a foothold in the city, they attracted others ready to leave the village. In many instances potential migrants wait in their villages until their urban contact signals a job opportunity (Simmons et al., 1977; Majumder et al., 1996).

The role of push factors in migration of the rural poor is clearly distinguished in the literature. In agriculture based countries land is the main means to generate subsistence and surplus and is the most valuable asset to the rural poor. Increased loss and fragmentation of land among the poor and increased concentration of land among the rich, coupled with a high natural growth rate of population raise the number of landless and the hungry (Gugler, 1992a). In the absence of other sustenance opportunities in villages, many of the landless in rural Bangladesh are forced to migrate to cities to seek better opportunities (Alamgir, 1993). Through a cross-cultural study Gugler (1992a) shows how rural areas in developing countries are experiencing major transformations that have profound effects on migration:

First of all, population pressure on land increases as the rural population continues to grow in most Third World countries: natural population growth in the rural areas exceeds out migration in all but some already highly urbanised countries. Second, access to land is transformed: communal land tenure breaks down, land becomes concentrated in the hand of the rural wealthy and absentee landlords, even while elsewhere land is redistributed under land reform programmes. Third, agricultural labour is made redundant in some countries through a shift to either extensive farming such as cattle ranching or to capital-intensive farming such as the introduction of tractors. Fourth, as rural areas become more fully incorporated into national and international markets, they become increasingly subject to the price dictates of markets, some of them free, many government-regulated (Gugler, 1992a:71-72).
Studies of individual characteristics of migrants and the nature of their movements are
numerous, but their findings are complex and often contradictory. It is difficult to
generalise without discriminating carefully between migrants of different socio-
economic backgrounds and between different urban and rural contexts (Roberts, 1995).
Gugler (1992a) argues that along with socio-economic conditions and gender, age also
largely determines prospects of the migrants in the city and hence affects the decision to
move or stay. In the Deccan region (India) Dadenkar (1997) observes migrants’ socio-
economic status in the village (which affected their experience of the constraints of the
village economy) and gender (which circumscribed their degree of spatial and social
mobility) as important factors for their adaptation to new urban life.

The condition of migrants coming from neglected and impoverished regions are often
found to be worst. They experience more problems in their urban adaptation to Dhaka
City. On the other hand migrants from affluent regions enjoy better opportunities which
help them in urban adjustment. And the young population are mostly successful in their
adaptation process to the city of Dhaka (Hussian, 1996; Hossain, 2000b). Young adults
are predominant among such migrants in the search for employment. They are usually
unmarried; but even when they have married they have less at stake in the rural areas
they have migrated from than their elders. They frequently lack control over resources,
land in particular, and wield little power in local affairs. But they enjoy an advantage in
terms of employment potential in the urban economy and they are more adaptable to the
urban environment. According to Gugler (1992a), if migration can entail accepting
marginal earnings with the prospect of eventually bettering them, then the potential
rewards are highest for the young starting on a lifetime urban career.

The migration of women in developing countries has received scant attention in the
volume of literature on this subject. In South Asia the low position of women translates
into high national and even higher urban sex ratios. Men outnumber women in the cities
by a large margin in every country of the sub-continent. In most countries in the Middle
East and North Africa, men also outnumber women in urban populations, but by a
smaller margin than in South Asia. In most East and South-East Asian countries, urban
sex ratios are quite balanced (Pernia, 1994). In sub-Saharan Africa men also outnumber
women despite the fact that the number of unmarried, separated, divorced and widowed
women that move to the cities has increased in recent decades (Gugler and Ludwar-Ene, 1990). Even though Latin America stands in sharp contrast to other Third World regions (Roberts, 1995), urban sex ratios are gradually becoming more balanced in most of the Third World countries. The predominance of men in the urban populations has declined so abruptly in a number of these countries as to indicate a change in the sex selectivity in rural-urban migration. This occurs due to the increasing number of single women in the urban areas in the South (Siddiqui et al., 1993; Hussain, 1996).

The movement pattern of individuals is the focus of migration analysis. Migration is not just a ‘once and for all’ move. Rather, there are a series of moves over a lifetime. Such migratory careers have to be understood with reference to family and community. Four principal strategies of rural-urban migration in the South stand out: (a) the circular migration of men; (b) long-term migration of men separated from their families; (c) family migration to urban areas followed by a return to the community of origin; (d) permanent urban settlement (Gugler, 1992a). These statuses are not fixed and a man, who leaves his family behind, subsequently decides to bring them to join him. The family that expects to return to its community of origin eventually settles down in the city. Changes in migratory status typically strengthen the commitment to the place of destination. They are affected by changing circumstances in both the urban environment and the community of origin, for example deteriorating urban conditions may force men to send their families to their village of origin (Osterling, 1988).

There is a high tendency of male migrants to leave wives and children in their rural areas of origin, especially in South Asia (Siddiqui et al., 1993; Dandekar, 1997). Support by kin typically facilitates such dual involvement in the urban and rural economy in the sub-continent. A wife manages the farm, holding her own in a male-dominated environment, with the support of male relatives who assist in certain tasks and provide protection (Dandekar, 1997). Throughout Latin America the predominance of women in the urban population indicates that temporary migration of men to cities is unusual (Gugler, 1992a). The lack of kin support in the rural setting in much of Latin America may be part of the explanation. The temporary migration of men is a response to new opportunities to earn wages and acquire manufactured goods in the traditional society. Hugo (1983) found temporary migration as a well established phenomenon in
Indonesia, which has since greatly increased. Migrants have reasons to accept separation from their families. Living costs in the city are high, urban earning opportunities for women frequently narrowly circumscribed. Typically wife and children remain on a family farm growing their own food, perhaps raising cash crops. Thus a wife who comes to town may abandon a source of food and cash to join a husband on low wage (Banerjee, 1984).

Family separation frequently takes the form of circular migration. The migrants return to their villages for an extended stay with their families. Their return often coincides with peak labour demands on the farm (Gugler, 1992a). Repetition of circular movement is common, and many migrants build up extended urban experience. Circular migration is a function of the recruitment of men in urban centres at low wages. Some employers establish a more stable labour force by providing conditions that encourage workers to bring their wives and children. Circular migration was very much common in colonial Africa (Wilson, 1972). But in recent times circular migration has become the exception throughout the Third World. Circular migration is no longer a viable option because of the appearance of substantial urban employment. Migrants who have secured regular employment now have good reason to hold to it (Bellwinkel, 1973). Studies show that long-term migration has replaced circular migration. Many such long-term migrants leave their wives and children behind in the village. Short visits to the family replace the extended stays that characterise circular migration (Gugler, 1992a; Dandekar, 1997).

The urban-rural network is very common among migrants in the cities of the South despite some variations in its forms and pattern (Parry, 1979; Gugler, 1997; Rakodi, 1995b). In the context of north India, Parry (1979) observes that a large portion of the adult men are forced to look for work outside their villages, but because even the smallest holdings offer a degree of security and even the most factious kin groups will preserve their own from total destitution, few abandon their villages altogether. Gugler (1997) shows that even second generation migrants maintained strong contacts with their place of origins in Eastern Nigeria. They visit, contribute to development efforts, build houses, intend to retire, and want to be buried at home. This ‘rural-urban ties’ is
the response to specific economic and political conditions but it in turn has major consequences for the political economy.

First of all, effective urban-rural ties have a major effect on the migration process. Villagers are well informed about urban opportunities. Migration based on unrealistic expectations is unlikely, and therefore urban unemployment remains circumscribed. At the same time, considerable resources are mobilised in support of migrants. More or less distant relatives, in the village as well as in town, sponsor the education and training of potential migrants, facilitate their move to the city, integrate them into a network of kin and people from home, and support them in their search for earning opportunities. The rural-urban connection, while it cannot guarantee the success of the rural-urban migrant, makes a successful outcome more likely and reduces the stress involved in the venture (Gugler, 1997:71).

3.4. Urban economy and household strategies

Urban areas are the engines of economic growth as they are the locations for complex networks of activities essential to basic human functions of living and working (Mattingly, 1995). The actual and perceived economic opportunities available in urban areas attract migrants from rural areas in search of work and give a chance to improve their lives (Meikle, 2002). The job opportunities available for the urban poor depend on their skills. According to Meikle (2002) despite living in the city a significant portion of urban dwellers are living in poverty as they produce little toward their social well-being. The most vulnerable, and the least secure or skilled, engage in a variety of marginal, often illegal or semi-legal activities like begging, searching waste or prostitution. The urban poor need to be involved in employment immediately after their movement to cities, as they need higher cash incomes than most rural households in order to survive. Goods such as water, food and housing have to be bought in the market whereas in rural locations access to these resources, for many rural households, may not involve cash purchases (Wratten, 1995; Satterthwaite, 1997; Satterthwaite and Tacoil, 2002).

The urban economy does not function in isolation and it is affected by national and international policies. Pryke (1999) shows that the liberalisation of the global economy has now become the dominant force shaping urbanisation in developing countries and city governments have little choice but to operate along the lines laid down by the dominant rhythm of neo-liberalism. A number of studies reveal that global forces frequently have mixed impacts on poor households and in particular on the condition of
women (Katepa-Kalala, 1997; Beall and Kanji, 1999; Moser, 1998; Kabeer, 1995a; 1995b). Previously under policies of modernisation, formal employment increased as a result of growth in the manufacturing industry and an ever-expanding privatisation and downsizing of the public sector. According to Meikle (2002) structural adjustment policies have affected employment in many areas since the 1980s. Declining manufacturing and downsizing of the public sectors have resulted in large numbers losing their jobs. As a result, some have become the ‘new poor’ and others are now on the borderline of poverty. These men and women look for jobs in other areas, such as the part-time service sector or the informal sector (Meikle, 2002).

A considerable number of studies have been conducted on informal sectors of the urban economy in the last few decades. The most generally accepted definition of the informal economy is income-earning activities “unregulated by the institutions of society, in a legal and social environment in which similar activities are regulated” (Castells and Portes, 1989:12). Hart (1973) first introduced the new terminology to distinguish the informal economy from its formal counterpart. On the basis of research in low income urban neighbourhoods in Ghana he emphasised the great variety of both legitimate and illegitimate income opportunities available to the urban poor. Subsequently, McGee (1976) explored various approaches towards what he called the ‘proto-proletariat’. A great deal of research on the informal economy focused on a workforce that is typically under-enumerated and commonly characterised as unproductive in the 1970s. The debate about the informal sector has revolved in recent times around the views put forward by a number of scholars working mostly on Latin American cities where the role of state appears to be central (De Soto, 1989; Castells and Portes, 1989; Portes and Schauffler, 1993). The informal economy is based on household labour and thereby it is closely linked with household strategies.¹

Both the informal economy and family strategies are related in concrete ways. The informal economy makes use of non-contractual but binding relationships, and kinship is the basis of many of these. Families often find in the informal economy the flexibility and accessibility that the formal economy does not have.

¹ Though at times the terms are used interchangeably, household and family are not synonymous concepts. Household refers to the basic unit of co-residence and family to a set of normative relationships. It is, however, within the context of household that family strategies have usually been discussed and this is the use here what Roberts (1978; 1995) also did.
Also, the informal economy and family strategies are essentially territorial phenomena. Both classes of activities are embedded in localized sets of understandings, practices and relationships (Roberts, 1994:7).

When the basis of the household is a family unit, the actions of individual members are likely to be influenced, even if contrarily, by normative assumptions about the obligations of family members and by shared principles as to family priorities. These norms and principles do not guarantee that members of a household are likely to have different interests based on their family status, gender and generation (Roberts, 1995). Often what appears to be a household strategy turns out on closer inspection to be little more than the strategy of one member of a household, typically the male head of the household. This organisation, particularly the domestic division of labour, is slow to change to accommodate new circumstances such as women’s increasing importance as breadwinners (Morris, 1994). Roberts (1995) argues that because of the normative component in household organisation, there are likely to be cultural differences between countries in the degree of cohesion within households and in the expectations that members have of each other. The family-based household is often thought to be more cohesive and with a higher emphasis on the responsibilities of family members in developing countries (Roberts, 1995). Cultural norms do not stop women leaving abusive or unreliable husbands and setting up their own single parent households when resources allow them (Chant, 1991).

Family-based households are likely to have some common strategies. Individual family members may have conflicting interests, but each is likely to derive some advantage from the enhancement of their collective welfare (Roberts, 1995). Some members may gain more than others. Coalitions may emerge between members of a household to secure a greater share of resources for themselves. The family-based household has remained for its members the basic resource for coping with the environment. In the absence of state-provided welfare, individual survival depends upon family provision of care for elderly and the infirm, the pooling of inadequate incomes and sharing of shelter (Roberts, 1995). The family, together with wider kinship and friendship networks, helps individuals to find jobs in the informal sector of the urban economy and provides aid in emergencies. The strategies that households employ to get by in the cities of the
developing world, based mainly on the intensive use of household and community relationships, are also documented in the study conducted by Lomnitz (1977).

The process of urbanisation does not make the basic difference to household organisation but general changes occur in the context of increasing opportunities to earn wages (Tilly and Scott, 1978). It is these changes that lead to the family economy of the early industrial period being replaced by the family wage economy and finally, by the family consumer economy, altering the expectations attached to the different family roles (Roberts, 1995). The move from one type of family economy to another entails a lessening in the collective coordination of family strategies.

The family economy is based on a common enterprise, typically a small farm, and the life plans of individual members are subordinated to that enterprise. The family-wage economy lessens that subordination even though having more than one wage-earner in the family is essential to family survival. Absent children can, for instance, support their parents monetarily from afar. Finally, in the family-consumer economy, coordinating the contributions of individual family members is not essential to survival since the wage of the main breadwinner is enough to ensure the subsistence of the whole family. Children are thus ‘released’ to pursue their formal education and the spouse may specialize in managing the household (Roberts, 1995:163).

Households whose male heads have stable jobs could survive on a single income with the wife attending to domestic work and the children in school (Roberts, 1995). When women work it is not to expand consumption and build up resources but to maintain a basic subsistence. With the exception of the privileged few, most members of the household, men as well as women, young and old, earn supplementary wages. The young, are likely to be better off if they leave the parental household and set up independently, provided that they can find housing (Roberts, 1995). A young married couple without children are in the best financial position. Indeed, a couple are most likely to set up an independent household when they are expecting children, and will soon enter the second stage of the household cycle with its sharp drop in income (Roberts, 1995). Multiple earner households survive better than those dependent on one earner, but the crucial determinant is family size (Hossain, 2004a). There is some evidence that women are better off alone with their children than when husbands are also present (Chant, 1991). The most difficult period in family life is usually the early
part of the household cycle when the children are young, their mother takes care of the household and the junior status of the father results in a low wage (Roberts, 1995). The principal family strategy has been for households to add members to the labour force, with children delaying their exit from the household and wives increasing their participation in the labour force. Thus as the family circle advances, the supplementary earners in the household would be children ‘working daughter’ not ‘working mothers’ who provide the additions to family income (Lamphere, 1987).

Many studies reveal that women in poor urban households play a key role as the provider of economic activities (Raj and Mitra, 1990; Kabeer, 1991; Bhatt, 1998; Sinai, 1998). The use of the home as a work place saves time and money that are often crucial to the entrepreneur’s survival. Kellett and Tipple (2000) have pointed out that home transformation and self-initiated extensions in the low-income settlements are common phenomena and in such transformation, women play a major role, although the greatest difficulty in the study of such home-based work is the absence of reliable statistics at the national and international level, because they are occurring in private spaces. Ameen (1999) also shows that despite most governments’ negative attitudes, the maximum utilisation of space by housing extension has attracted many housing experts, especially in government or low-income public housing. The overview affirms that low-income groups, even with agonising limitations, can use their potential to make vital improvements to their own homes at no direct cost to government (Tipple, 1996). An extension in government-built housing has demonstrated that there is considerable advantage arising from extension activity for the sustainability of cities in developing countries (Tipple, 1996). In many instances poor households in cities of the South are involved in agricultural activities for producing food for consumption where the female members also play a significant role (Drakakis-Smith et al., 1995; Remenyi, 2000b).

3.5. Housing and the urban poor

In the already overcrowded cities in the South poor migrants are confronted with the problems of housing as soon as they arrive in the city. The poor are forced to settle into slums and squatter areas (UN-HABITAT, 2003). It has been found that slums and squatter settlements house a significant proportion (25%-50%) of city populations in developing countries (Bulsara, 1970). Elizaga (1969) observed that about 30% of the
recent migrants in Santiago (Chile) were living in areas where basic services like water, light and drainage was lacking. He also noticed that the density per room was much higher in the case of recent migrants. In West African cities O'Connor (1983) noted that the provision of basic services such as water supply and road access is poor in squatter areas where some dwellings are merely shacks made from cardboard boxes and various types of scrap without any form of sanitation. Because of their low level of income poor households are forced to live in poor neighbourhoods of the city.

This means that they are commonly concentrated on polluted land and/or physically dangerous sites which are close to industrial facilities, toxic waste, solid-waste dumps, contaminated watercourses, railway lines and roads, or on hillsides and river plains which are susceptible to landslides and flooding. As a result they suffer from diseases, such as typhoid, diarrhoeal diseases, cholera, malaria and intestinal worms, which are associated with contaminated water and food, poor drainage and solid waste collection, proximity to toxic and hazardous wastes and exposure to air and noise pollution (Meikle, 2002:40).

The urban poor are living in environmental conditions that are vastly inferior to other areas served by basic services such as piped water and sanitation systems (Cairncross et al., 1990; Meikle, 2002). The poor physical and environmental context, which is the lot of the poor, is the result not only of rapid urbanisation and limited resources, but critically of a lack of political will of urban and national governments and individuals to invest in much needed infrastructure (Meikle, 2002). In her work on India’s politics of sanitation, Chaplin (1999) argues that this lack of political commitment is because the middle class has been able to monopolise what basic urban services, such as sanitation, the state has provided. The consequence has been a lack of interest in sanitary reform and the exclusion of large sections of Indian society from access to these basic urban services. She develops her argument further by explaining that this is because the middle classes now feel safe because they are protected by modern medicine and civil engineering from the health risks associated with proximity to slum areas. As a result, they do not apply pressure to the public sector for improved sanitation services for urban areas as a whole. At the same time, in most urban areas, the poor lack the power to influence water and sanitation policy. Whatever the reason for the appalling environmental conditions in which poor people live, the sanitation is far from satisfactory when their health is endangered and they are also obliged to devote time
which could otherwise be used for productive income-generating work to obtain daily supplies of potable water or fuel (Meikle, 2002).

The trends in urban spatial organisation are a necessary component of the changes in social organisation in developing cities (Gilbert and Ward, 1985; Portes et al., 1989; Gilbert, 1992b). Spatial organisation and the changes therein, provide only a loose framework to channel social and economic interaction. Part of the dynamic of urban settlement comes from the efforts of the poor to survive in an unfriendly economic environment. Coping with urban spatial organisation, like other aspects of urban living requires considerable energy and the helping hand of kin and friends. Roberts (1995) points out that the original establishment of informal settlements is often based on prior social relationships among ‘the invaders’ and subsequent settlement also depends on having some relationship with existing squatters. The characteristics of informal settlements, such as their illegality, their densities and the predominance of owner-occupation, make it unlikely the poor settle in them simply as a result of an individual search for rented or purchasable accommodation. The search for housing goes hand in hand with other attempts of low-income families to secure a living in the city: individuals and families often prefer to locate near friends or kin who can help them find work or assist of times of emergency. Abu Lughod (1971) in her study of Cairo noted the formation of enclaves of ex-villagers sharing a common past in the village and a similar and often simultaneously history of adaptation to the city. A number of studies also reveal that both kin and district based factors played a vital role in residential clustering in Dhaka City (Majumder et al., 1987; Mizanuddin, 1991; Hossain, 2001).

In cities of the South poor communities find what housing they can - through the subdivision of the abandoned mansions of the rich or through the intensive occupation of other central spaces (Roberts, 1995). As the cities grow, they increasingly seek out alternative forms of cheap shelter, such as self-constructed dwellings on land they have either invaded or semi-legal purchases from property speculators. Leeds (1971) provides an account of the diversity of low-income settlement types that remains a useful guide to such conditions. He distinguishes several very different types of low-income living environments. These include the central city tenements, which are often formed by the subdivision of former elite residences. This type of housing is made up of
a large number of rooms, many of which accommodate transients or single people. Other housing, in contrast, may have more of a communal organisation, which are smaller units organised around an interior courtyard and sharing facilities. This type of low-income housing, though sometimes labelled a ‘slum of despair’ (because of the alleged transient nature of its population and its lack of social cohesion) can become the basis for lively community organisation, as Eckstein (1990) shows. Moreover, such populations are likely to be under pressure from the attempts of developers to gentrify the inner city as a place of residence for high-income groups (Benton, 1986). According to Roberts (1995) other types of housing are usually found on the periphery of the city, often at one or two hours’ commuting distance from the centres of work.

The most frequent type of government-sponsored housing for low-income groups is in such locations. Another peripheral type is the subdivision of land by government or private developers for privately owned houses. These houses are usually built by the first purchasers of the land in a variety of shapes and sizes. Much of this development is semi-legal in that, though the developers may have title to the land, they do install the infrastructure required by law. Thus ‘legal’ peripheral developments are often indistinguishable from informal settlements, lacking adequate supplies of water, electricity and without a sewage disposal system (Roberts, 1995:173-74).

Then there are informal settlements, where land is occupied illegally and squatters erect their own housing, though subsequently this housing may be sold or rented. According to Gilbert (1992b) informal settlements are usually legalised after a period of time, particularly when neighbourhood organisation coincides with a government seeking popular support. Settlements appear at whatever point of the urban landscape there is empty space that, for one reason or another, is not in great demand. Usually these spaces are also on the periphery of the city and in undesirable locations such as swampy land, but they also exist close to the centre when topography discourages other uses. Neighbours in informal settlements will often install basic urban services through both cooperative and individual enterprise (Turner, 1976; Perlman, 1976; Gilbert, 1992b; Mathey, 1997). Informal settlements acquire a distinct character. The major variables that contribute to this character are the age of the settlement, the average income of the residents and the size of the settlement. Leeds (1969) has provided a detailed study of the importance of such variables in analysing the range of informal settlements. He
points out that a large number of informal settlements are likely to generate their own economic activity, proving clients for small storekeepers, craftsmen and so on; other smaller settlements are more likely to be dormitories, dependent on surrounding legal neighbourhoods for needed services.

Informal settlements are not always the refuges of the poorest or the most recent migrants. In the survey of informal settlements in Asia, Laquain (1971) found a wide range of economic activity and stresses the many forms of social, political and economic participation found in such settlements. Consequently, low-income settlements are internally heterogeneous in terms of the occupations of residents, stages in their life cycles and length of residence in the city (Gilbert, 1992b). Despite the importance of self-construction, renting continues to be the major means of access that the poor have to shelter, with its incidence probably increasing by the 1990s as even informal settlements became a ‘normal’ part of the city and the original owners rented out space as a means of supplementing their incomes (Gilbert and Varley, 1990; Gilbert and Ward, 1985; Eckstein, 1987; Gilbert, 1993). Though substantial progress has been made in the provision of basic urban services, such as water, electricity and sewage disposal, a substantial part of the urban population in developing cities still remains without adequate access to basic urban amenities (Edel and Hellman, 1989; Ward, 1990; Islam, 1996a).

Land occupation is not ordered neatly since, while most unoccupied space is on the urban periphery, its availability depends on political and/or commercial factors such as whether it is public or private, the capacity of popular organisation to seize and defend it, and the speculative intentions of its owners (Roberts, 1995). The resultant pattern of urban spatial organisation obeys what Kowarick (cited in Roberts, 1995:176) calls the ‘logic of disorder’. This outcome is not an inevitable result of population pressures, but has political dimensions related to the specific ways in which the urban populations of developing countries cope with their environment. Many of the economic opportunities of cities in developing countries, particularly in the informal sector of small-scale enterprises and self-employment, are based on the spatial heterogeneity of the city that enables the food vendor, street trader or domestic servant to live close to their clients. The highly effective organisation of slum residents defend themselves against relocation.
was based, in part, on the community networks and commitments of informal sector workers whose business depends on their central location (Eckstein, 1990).

Social heterogeneity is the result of a mix of government-subsidised housing, private building and illegal squatting according to a study of a peripheral industrial neighbourhood (Roberts, 1995). There is considerable mobility within the neighbourhood and between neighbourhoods leading people to seek housing best suited to their needs. The built environment is constructed by the interplay of state, land speculators, construction and real estate companies and a low-income population searching for cheap housing. The provision of public housing also involves a heterogeneous and uncoordinated group of actors. The dispersion of low-income populations throughout the city and the fact that most workers have little choice over where they work, but must take what jobs they can find, means that the distance between home and work is often considerable. Urban residents tend thus to face long journeys to work, often involving changes in bus, train and underground, on equipment that is often antiquated and breaks down frequently. Selby et al. (1990) provide an evocative description of the journey that many residents of Latin American cities must make to get to their places of work, a journey that can take up to two hours and involve several changes, queuing, crowding and long waits. The diverse patterns of urban social segregation are the result of the fact that the urban land market is an integrated one, to which even the supposedly ‘marginal’ informal settlements belong (Gilbert and Ward, 1985).

3.6 Urban social organisation and poverty

The literature exploring social organisation of the urban poor is essential for understanding urban poverty. The analysis of social organisation of the urban poor is often neglected in conventional analysis of urban poverty based on material dimensions (Hossain, 2000a; 2001; 2003c). The social organisation of the urban poor is often described as a collection of family networks which assemble and disband through a dynamic process. Among the urban poor there is no official community structure; there are no local authorities or mechanisms of internal control. Co-operation within the family networks is the basic pattern of social interaction (Lomnitz, 1997). Through studying urban poverty in cross-cultural contexts Eames and Goode (1973) argue that if
the traits frequently found among poor communities are examined through the social
scientists’ approach to the functions of marriage and the family, it can be found why the
movements away from traditional forms can be considered a rational and coping
response of the poor.

The traditional economic functions of marriage are not as important to poor
communities as they are for other sectors of society. This is largely due to the poor
economic prospects of the male and the corresponding fact that the male is not
economically indispensable in the family. Eames and Goode (1973) show that some of
the traditional functions of marriage and the family play a smaller part in present society
and supposedly an even smaller part in the poverty segment in such a society. The
emergent patterns of marriage and the family for those in marginal occupations would
be particularly adaptive to the social and economic conditions they live in. There seems
to be general agreement that transitory and consensual unions are associated with
material deprivation. A consensual union involves marriage based on the mutual
consent of the cohabitating pair without legal or ceremonial aspects. Such marriages are
recognised by the members of the communities in which they are frequent and children
of such unions are recognised as legitimate (Lewis, 1961; Eames and Goode, 1973).

According to Roberts (1995) under conditions of poverty and job instability, men may
be unwilling to commit themselves to relatively permanent obligations; likewise,
women may be unwilling to take on the liability of a permanent attachment when the
man proves to be a drunkard, unable to earn a living or prone to violence. This
explanation for marital instability in cities of developing countries emphasises the
elements of rational calculation entering into arrangements that, to the casual observer,
may seem to be result of individual or social disorganisation (Eames and Goode, 1973).
Manuel Sanchez clearly states his perception of the economic factors of marriage and
the consequences for the poor,

There is also the matter of being poor. If one begins to examine what a marriage
comes to, a poor man realizes he doesn’t have enough money for a wedding. Then he decides to live this way, without it, see? He just takes the woman as I
did with Paula. Besides, a poor man has nothing to leave his children so there is
no need to protect them legally. If I had a million pesos, or a house, or a bank
account or some material goods, I would have a civil marriage right way to
legitimize my children as my legitimate heirs. But people in my class have
nothing. That is why I say, ‘As long as I know these are my children, I do not
care what the world thinks.’…And the majority of woman here do not expect weddings; even they believe that the sweetheart leads a better life than the wife (cited in Lewis, 1961:59).

The frequency of female-based household units has often been noted among poor urban communities. Obviously this is related to the more flexible marital arrangements and the mother-child bond. Many households now including a male, at other points in time would have been or will be female-based (Eames and Goode, 1973). Female-based household units can result from many events; for example, women with offspring from transitory mating unions, or consensual or formal unions which have been dissolved voluntarily, through some enforced migration or from death. Thus mothers may be separated by agreement, abandonment, death or temporary male migration for economic reasons (Eames and Goode, 1973). The distinctions are seldom made in the literature and perhaps they are not important since the household structure and needs are the same in all cases; that is to say, the woman is alone and responsible for the children. According to Peattie (1968) in Latin American cities 50% of households are made up of mothers and children. The notion here was that the woman owned the house and husbands attached themselves peripherally for long or short periods of time. In the context of Lagos, Marris (1961) shows that this kind of household does not seem to face serious social disapproval. A few studies have also noticed the emerging trend of matrifocal families among the poor communities living in Dhaka City’s slums (Majumder et al., 1996; Das, 2000; Hossain and Humphrey, 2002). Both economic and social factors contributing to matrifocal families among the poor communities have been identified. As Harris commented:

Like all domestic arrangements, the matrifocal family arises under specific and known material conditions and represents an adaptive achievement that is no more or less ‘pathological’ than any other family form. The conditions in question are (1) males and females lack access to strategic resources, that is they own no significant property; (2) wage labour is available to both males and females; (3) females are paid as much or more than males (4) male wages are insufficient to provide subsistence for a dependent wife and children (Harris, 1971:367).

Among poor communities most nuclear families lodge with kin, either in the same residential unit or in a compound arrangement. Compounds are groups of neighbouring residential units which share a common outdoor area for washing, cooking, playing
access for children, and so on. Each nuclear family in such a cluster forms a separate economic unit. Families in the compound are related through either consanguinity or marriage ties; each compound contains at least two nuclear families. Extended families may share the same residential unit temporarily; in the case of newly married couples (the arrangement may be more permanent) with the parents of either husband or wife (Lomnitz, 1997). Extended households are less stable than compounds. Independent nuclear families are in the minority; those who live within walking distance of relatives are usually waiting for a vacancy to move into a compound-type arrangement (Lomnitz, 1997). In this case there is much visiting, mutual assistance and other types of interaction even though the related nuclear families are not yet fully integrated into a compound. According to Lomnitz (1997) this pattern can be viewed as the outcome of a dynamic process, which depends on economic circumstances, the stage in the life cycle, the availability of housing vacancies, personal relationships with relatives and so on. The initial choice of moving in with the family of either spouse is usually an economic one. Since young husbands or wives often do not get along with their in-laws and conditions in an extended family may be very crowded, the couple tends to move out (Lomnitz, 1997). However, new circumstances, such as the arrival of children, desertion of the husband, loss of employment, and so on frequently compel the family to return to the shelter of relatives.

The issue of social networking and social capital has been addressed in urban poverty literature. Urban neighbourhoods contain a diversity of household types, which are often fluid in their structure. This social diversity is likely to create tensions and require different survival strategies from those practised in rural areas (Rakodi, 1993; Wratten, 1995; Moser, 1996; Meikle, 2002). Tacoli (1998) argues that strong linkages based on kinship or other ties exist between urban and rural households which rely on each other for support in response to crises or shocks. There is evidence that the existence of informal sector networks significantly decreases the livelihood of poor men and women perceiving their household’s food, economic or housing conditions as vulnerable (Moser, 1996; Dersham and Gzirishvili, 1998; Douglass, 1998). However, a key asset for the urban and rural poor is social networking which works as social capital. As Coleman has explained:
…features of social organisation, such as trust, norms and networks that can improve the efficiency of society by facilitating co-ordinating actions. Further, like other forms of capital, social capital is productive, making possible the achievement of certain ends that would not be attainable in its absence. For example, a group whose members manifest trustworthiness and place extensive trust in one another will be able to accomplish much more than a comparable group lacking trustworthiness and trust (cited in Putnam, 1995: 167).

Urban poverty is often characterised in dual terms. On the one hand, there are ideas of urban blight, linking poverty to family break-up, drug use, crime and social disintegration. According to Moser (1998) community and inter-household mechanisms of trust and collaboration can be weakened by greater social and economic heterogeneity. This contrasts with the ‘moral economy’ of rural areas, where the right to make claims on each other, and the obligation to transfer a good or service is embedded in the social and moral fabric of communities. On the other hand, there are those scholars who point to the existence of strong community and household networks and the importance of social relationships as an asset for the urban poor (Meikle, 2002).

The reason, it is suggested, that some families in some contexts have been able to improve the conditions of their lives has been traced to individual, household, social and community networks of mutual support. While poor communities may have internal solidarity they may be excluded from wider social networks. Simply by living in informal settlements, communities may be excluded from neighbourhood opportunities and access to the services they need (Meikle, 2002: 44).

Many studies show that rural migrants make the first move to a city where they expect to be received by relatives and friends. They will be offered shelter and food for a while, they will be introduced to the urban environment, and efforts will be made to find them an opportunity to earn their living (Gugler, 1992a; 1997; Majumder et al., 1987; Mizanuddin, 1991; Siddiqui et al., 1993). This pattern of initial urban association encourages persons of the same origin to form residential clusters. A community coming from the same area meets almost every weekend at the house of a member who is the undisputed leader of the group (Gugler, 1992a; Roberts, 1995; Hossain, 2003c). A member in need of aid turns to him first, but responsibility is corporate. Repayment of such assistance is not expected, even loans go mostly unpaid, but continued affiliation with the group and willingness to help other members is implied (Hossain, 2003c). Roberts (1995) shows that the migrants share information about strategies for coping
with problems in the city and introduce new arrivals to the complexities. They discuss the current state of affairs in the community and deplore the decline that has taken place. They critically analyse them and possible ways to meet them. The solidarity of common origin, strengthened by feelings of mutual obligation and shared long-term interest in the future of their home community, is complemented by sentiment. These men rarely associate socially with anyone other than migrants from other areas (Roberts, 1995).

The number of social relationships which an individual or family maintains with non-kin, both inside and outside their neighbourhood of residence, depends on factors such as the level of income of a family, the location of their neighbourhood, age and the type of work of family members (Smith, 1989). According to Roberts (1995) older people travel less frequently outside their neighbourhood, rely on neighbours or are dependent on others visiting them; poverty inhibits external visits because of the expenses of travel and there is an increased reliance on neighbours. Moreover, those living in more centrally located neighbourhoods find it easier to visit outside the neighbourhood than do those in peripheral locations; from peripheral locations, travel to the centre involved considerable time and expense (Roberts, 1995). More recent migrants and those without prior contacts in the city have less opportunity to develop extended relationships. That kin living in different parts of the city will visit each other on holidays or meet in some public park or at a sporting event (Roberts, 1995). In the context of Dhaka City Hossian (2000b) observes gender and length of residence in city as the determinants of social adjustments of poor communities living in a city slum. Males are more successful in the process of adaptation than females due to their greater participation in urban society. And also the migrants who are living in the city for a long period of time can adjust to social structures of the city better than their recent counterparts.

The urban poor are integrated into the capitalist economy in a multitude of ways, for example, through the types of goods that they purchase or through subcontracting work from large firms (Roberts, 1995). Also, the urban poor have been shown, in various studies, to be resourceful economically and politically and fully attuned to the opportunities as well as the dangers of urban politics (Leeds, 1971; Roberts, 1973; Perlman, 1976). According to Roberts (1978) a more interesting approach is to look at
the resources, such as capital, social relationships, educational and other skills, those different groups of migrants and city-born are able to marshal to cope with urban life. In the contemporary Latin American urban situation ethnic customs and traditionalism is often the product of capitalist development (Leeds, 1971; Roberts, 1978; 1995). Roberts (1995) argues that the importance of ethnic identity in Latin American urban situations is not simply a survival of rural practices but a direct response to the exigencies of survival in a competitive urban economy where economic opportunities are limited. Ethnic identity can be used to monopolise jobs and clients and provides a basis of trust. Cohen (1969) has also observed the significance of religious identification for a particular group of traders in Ibadan in Africa. In the face of an uncertain economic environment, individuals use the cultural and social resources available to them and adopt a particular pattern of coping with the difficulties of urban life. The uneven development of the urban economy often implies diversity of means by which people struggle not simply for survival but to better their position (Lomnitz, 1977).

Integration in the city has been explained in relation to the nature of urban environment (Gans, 1962; 1968; Leeds and Leeds, 1970; Fischer, 1975; 1976). According to Leeds and Leeds (1970) different categories of people may pursue distinct life-styles even within the same neighbourhood. They (1970) have emphasised the heterogeneous composition of favelas on the hills of Rio de Janeiro where some poor people are unable to earn a living and barely survive on hand-outs whereas some are well-off and enjoy social recognition and prestige among their co-residents. Lomnitz (1978) describes a category of relatively affluent residents who are bound to shanty towns in Mexico City for their livelihood. Neighbourhood relationships are important for most urban dwellers but they are only part of the urbanite’s social network. As Gugler has commented:

The attempt to explain the behaviour of people in terms of their immediate environment thus has to take into account three specifically urban phenomena: life-styles vary to a considerable extent across the urban agglomeration, and most urbanites have a measure of choice where to locate; a considerable variety of life-styles is found within some neighbourhoods; and urban dwellers, to the extent that they can take advantage of modern transport and communication, are not bounded by the neighbourhood (Gugler, 1992c: 165).
3.7. Behaviour and the subculture of the urban poor

City life is characterised as a relatively large, dense and permanent settlement of socially heterogenous individuals (Writh, 1938). The personal traits, the cultural life and the ideas of members of urban communities are significantly different from their rural counterparts. Psychological adaptation of different communities in a number of developing countries has been studies by Inkles and Smith (1974). Their survey asked about such psychosomatic disorders as difficulty in sleeping, nervousness, headaches, or frightening dreams. More of these were reported among those with longer urban residence. This relationship was statistically significant for Bangladesh although it was not significant for some other developing countries where the research was conducted. Similarly, when urban non-industrial workers were matched with cultivators on variables such as education and ethnic membership, the workers reported more psychosomatic symptoms of stress and the difference was statistically significant (Inkles and Smith, 1974).

The disorganisation thesis of Writh (1938) assumes that urban dwellers are no longer effectively integrated into a community: no longer subject to informal social controls over their behaviour, without a firm commitment to community values, they are easily attracted by the promise of quick gains, seduced by the lure of vice. To explain behaviour of communities (who came to live in different types of agglomerations) Gans (1968) proposed compositional propositions that shift the focus to the focus of the characteristics of the people. Where young men predominate among migrants, more or less outright prostitution is likely to be encouraged. Customers for illegal services avail themselves of the greater variety of such service in the city (Gans, 1968). Criminal elements are attracted by better opportunities in the bigger cities. Some may find it advisable to depart from the village or small town where they are too well known. In fact, the city offers the opportunity to shed one’s past – and to hide present activities (Gugler, 1992c).

Deviant behaviour and lack of integration with society has been explained by Merton (1938; 1968) through his concept of ‘anomie’. According to him (1938) city born children often experience anomie resulted from deprivation and frustration which is less common among rural-urban migrants. Rural-urban migrants tend to become content
only once they have improved their position. Thus they become preoccupied with
establishing themselves securely in urban employment and housing. And their
ambitions for social mobility in the urban context are based on hope for their children’s
future. But many of their children born in cities look beyond their own status group and
feel severely deprived. The fact is these urban born children have limited opportunities
for social mobility and they are unable to achieve their goals through socially approved
means. And they often experience anomie and a career in crime appears as the only way
out (Merton, 1938).

Unlike other explanations the structural interpretation emphasises the difference in
objective conditions between rural and urban areas and indeed among urban
neighbourhoods (Gugler, 1992c; Castells, 1998). Gugler (1992c) has explained why
crime rates are higher in urban settings: first, theft and burglary are facilitated in
anonymous urban settings where the stranger goes unnoticed; second, rural dwellers are
usually assured of subsistence, but few urban poor have no alternative but to steal or rob
for survival; third, the city’s underworld is sufficiently large for a division of labour
among professionals, indeed for organised crime; fourth, the greater number of
customers brings forth a wide variety of illegal services catering to their wishes, such as
sex, drugs or gambling.

A number of studies focus on the subculture of the urban poor with contrasting
Through examining poor urban communities in different societies Lewis (1959)
first developed the concept of the ‘culture of poverty’ (elaborated in Chapter-4),
which designates common cultural elements found among poor people. The
approach focuses on cultural traits – patterns of behaviour and values specific to the
poor in a given society. These traits do not constitute a separate culture, but rather a
variation on the national culture, a subculture. Lewis (1968) has argued that these
subcultures observed in different societies have a common core: the absence of
childhood as a specially prolonged and protected stage in the life-cycle, free unions
or consensual marriages, a trend of mother-centred families and a strong
predisposition to authority.
Eames and Goode (1973) on the other hand argue that it becomes more difficult to generalise about the behaviour of the poor. It seems that all over the world, there are many behavioural responses to cash shortage and insecurity which are adaptive in that they maximise the amount of cash at any one point in time. Most of these behaviours are in no way counter-productive for the poor in their circumstances. According to them (1973) one cannot make definitive statements about the relationship between poverty and apathy, poverty and anti-social behaviour or poverty and political action. In all of these areas which are related to integration and participation in the larger system, the behaviour of the so-called poor is affected by many non-material variables which are perhaps more important in affecting behaviour than simply material deprivation (Eames and Goode, 1973). The behaviour of an individual or a group is not determined by a single factor such as his class or ethnic group, but by a complexity of social positions. Furthermore, the very fact that in many cases status in urban industrial society is not ascribed makes a change of status possible (Eames and Goode, 1973).

There is a significant difference between the real character of poor communities and the explanation given by some observers with middle class outlooks (Perlman, 1976; Whyte, 1981; Gugler, 1992c). Gugler (1992c) argues that middle-class observers tend to perceive urban poverty in distorted terms which are encapsulated in the notion of the slum. The contrast between the outsider’s perceptions of a squatter settlement in Rio de Janeiro with an insider view has been shown by Perlman:

> From outside, the typical favela seems a filthy, congested human antheap. Women walk back and forth with huge metal cans of water on their heads or cluster at the communal water supply washing clothes. Men hang around the local bars chatting or playing cards, seemingly with nothing better to do. Naked children play in the dirt and mud. The houses look precarious at best, thrown together out of discarded scraps. Open sewers create a terrible stench, especially on hot, still days. Dust and dirt fly everywhere on windy days, and mud cascades down past the hats on rainy ones. Things look very different from inside, however. Houses are built with a keen eye to comfort and efficiency, given the climate and available materials. Much care is evident in the arrangement of furniture and the neat cleanliness of each room. Houses often boast colorfully painted doors and shutters, and flowers or plants on the window sill. Cherished objects are displayed with love and pride. Most men and women rise early and work hard all day. Often these women seen doing laundry are earning their living that way, and many of the men in bars are waiting for the work-shift to begin. Children, although often not in school, appear on the whole to be bright, alert, and generally healthy. Their parents… place high value on
giving them as much education as possible. Also unapparent to the casual observer, there is a remarkable degree of social cohesion and mutual trust and a complex internal social organization, involving numerous clubs and voluntary association (Perlman, 1976:13).

An appreciation of the conditions the poor face helps to understand the gap between ideal and actual behaviour, and goes some way toward putting into question such judgements made by outsiders (Gugler, 1992c). But a balanced perspective requires more: it has to be based on an appreciation of the positive elements of the subculture of the poor. Recurrent patterns of mutual aid and of solidarity action among the poor merit special attention from such a perspective. In the context of a neighbourhood in the lower-class Tondo section Manila Hollnsteiner-Racelis commented:

Being poor forces a closeness beyond mere sociability, for crises arise frequently enough to encourage strong patterns of neighbouring. Mutual aid consists largely of contributions of food, money, or service upon the death of a household member or the happier celebration of a baptism or marriage. It surfaces again in the borrowing and lending of household items and money, maintaining surveillance over a neighbour’s house or children while the mother runs an errand, notifying one another of job openings and (particularly for adolescents) support in the event of a gang fight with rivals from other blocks (Hollnsteiner-Racelis, 1988: 232-3).

3.8 Urban politics and the urban poor

The final type of marginality to consider is political marginality, or the extent to which low-income families are disconnected from urban or national political issues and are unable to organise themselves to influence decision-making. Most studies have agreed that it is incorrect to view low-income urban populations in underdeveloped countries as politically passive and unaware of issues. Perlman (1976) documents the complex political organisation of the urban poor in Brazil and points out that the level of political awareness among the poor is higher than that found in rural areas. Their level of direct participation in politics, through demonstrations or political meetings, is comparable with local and national administrative agencies. Roberts (1995) also found that the poor are not politically marginal in the sense of not participating in or affecting urban politics. When the political structure permits, the poor enter readily into the electoral game, organising on behalf of middle-culture candidates and extracting what benefits they can for themselves or their neighbourhoods (Roberts, 1995). Qadir’s (1975) observation on the participation of the urban poor in Dhaka City is somewhat similar.
She shows that most of the urban poor in Dhaka City belong to political parties and considerable numbers of them directly participate in different political activities like political processions, picketing during strikes, electoral participation and so on.

The informal power structure of the urban poor has been highlighted in a few urban studies in Bangladesh (Mizanuddin, 1991; Siddiqui et al., 1993; Hossain, 2000a). Factionalism and conflicts are very much common among poor urban communities, and are mostly based on economic and ethnic issues. Mizanuddin (1991) argues that class based political organisation did not develop among the urban poor in Dhaka City due to kinship; as such class consciousness was not transformed among these poor communities from class-in-itself to class-for-itself. The studies conducted by Islam and Zeitlyn (1987) and Arefeen (1994) also show that the landlord-tenant relationship plays a significant role in the community organisation of the urban poor in Bangladesh: that a sense of powerlessness, dependency or fatalism rather than self-efficiency prevails among the majorities of the urban poor there. The immediate consequence of the sense of isolation or deprivation is that poor communities are hesitant and unwilling to utilise whatever social development facilities are available and accessible to them.

The political contexts in which the urban poor are living are important for analysing their political marginality. The urban poor are linked into structures of governance through their dependence or exclusion from the delivery of infrastructure and services by urban institutions, as well as through the impact of meso-and macrolevel policies (Beall and Kanji, 1999; Ketepa-Kalala, 1997; Meikle, 2002). A number of studies show that urban inequality and political incorporation of the poor communities in developing cities is the product of adoption of pro-rich urban policies (Castells, 1983; Beall et al., 2002; Hossain, 2005b). Benjamin (2000) has argued that in a divided city like Bangalore, India, public policy treats the poor inequitably - resulting in disparities between the rich and the poor. In the context of Bangladesh the process of urban development has created social inequality, which would cause conflict in the near future (Ahmed, 1996). As explained in an editorial of IIED, municipal authorities have a significant impact on the urban poor in the South:

Urban poverty is much influenced by what city municipal governments do - or do not do; also by what they can or cannot do. This is often forgotten - as
discussion of poverty and the best means to reduce poverty tend to concentrate on the role of national government and international agencies. One reason why the role of local government has been given so little attention has been the tendency to view (and measure) poverty only in terms of inadequate income or consumption. As an understanding of poverty widens - for instance to include poor quality and/or insecure housing, inadequate service and lack of civil and political rights - so does the greater current or potential role of local government to contribute to poverty reduction (IIED, 2000:3).

The existing urban poverty research has highlighted the weakness of specific local governments which are unable to, because of a lack of political pressure, address the needs of the poor and in some cases actively exclude and discriminate against them (Meikle, 2002). IIED (2000) highlights four matters of commonality and contrast in regard to how cities can address the needs of the urban poor. First, most have limited power, resources and the capacity to raise revenues and many have to refer decisions about local level investments to higher level authorities. Second, complex political economies support the rich who secure land for housing, infrastructure and housing. The third relates to how municipalities, through undertaking inappropriate antipoverty policies and practices, can harm low-income groups living in their jurisdiction. Finally, there is wider range of political structures in urban areas, some of which are more accountable and responsive to the needs of urban poor groups than others. The linkages between the poor and city institutions are therefore problematic.

There has been a shift in state-community relationships, with a renewed interest in decentralisation, democracy and citizen participation (Banuri, 1998). This is linked both to democracy for its own sake and to state attempts to develop responsibility amongst the poor to pay for their own infrastructure and services. The rise of the NGO movement in many developing countries has provided substitutes for government action (Neefjes et al., 1996; Hall et al., 1996; Jenkins, 1997; Lewis, 2004). Such civil society organisations can have a critical role in urban areas in strengthening democracy, helping to secure inclusive development strategies and directly reducing poverty (Beall, 1997; Mitlin, 1999; Douglass, 1998). A country like Bangladesh has an extensive NGO community and many of these organisations have enthusiastically embraced the concept of civil society as part of their own quests for identity and legitimacy. Some of the NGOs speak of constructing alliances between different groups within civil society in order to mobilise citizens in support of political and social objectives (Lewis, 2004).
Rahman (2001) shows that some NGOs and civil society members have recently gained limited access in establishing the housing rights of the urban poor in Bangladesh.

The legal status of the urban poor determines the active involvement in systems of city governance. According to Meikle (2002) the high cost of shelter in cities means that poor households are frequently forced to occupy marginal land illegally. They often lack tenure rights and become excluded from the right to register and vote despite living in the city for a long period of time. In Chinese cities, migrant workers are estimated to represent 20% of the population and they lack all formal rights to public services and are excluded from government decisions. In general the tenure status of many urban poor in the developing world has precluded their involvement in urban governance (Meikle, 2002). The studies show that changes in ethos and policy approaches have meant that some previously excluded groups now have a voice in the decision-making process. Informal occupants are increasingly integrated into systems of political decision-making in the ‘barangay system’ in the Philippines (Meikle and Walker, 1999). While in Porto Alegre in Brazil the poor are included in the innovative participatory budgeting process taking place in that city (Abers, 1998).

A number of studies focus on the responses and collective action of the urban poor in their complex urban situations. Beall (2000) argues that the responses of the urban poor themselves and the conditions under which collective action shifts from isolated or self-contained self-help activities to wider engagement in urban politics need to be explored for the pro-poor urban development policies in developing countries. Conflict between different interests in the city signals one of the limitations of any policy approach to urban poverty reduction that focuses on poor areas alone, without recognising how they link into the wider socio-politics of a city. To the extent that mass organisation and urban social movements have been successful, they were frequently replaced by collective action geared simply towards economic survival and relief, in the context of macroeconomic cutbacks (Beall, 2000).

At the level of households, the way members adapted to economic hardship by increasing productive activities, through greater levels of indebtedness and by reducing the quantity or quality of consumption has been explored (Beall, 1995; 2000). Under
these circumstances, collective action became increasingly focused on coping and in some cases, simply survival. Collective action sometimes took on a more formal character and led to the establishment of community-based organisations mobilising common resources. Lind and Farmelo (cited in Beall, 2000) distinguish households organised in a top-down fashion by the state and the more autonomous grassroots whose members participate in political decision-making. In his classic study De Soto (1989) recognised the informal entrepreneurs as ‘heroic’, so women’s involvement in securing better living conditions and services in low income urban settlements came to be seen as a vital factor in efficient and effective urban development.

The fundamental question for urban poverty and politics concerns the transformative potential of such forms of collective actions among the urban poor in the South (Beall, 2000). Scheper-Huges’s (1992) study focuses on the way the poor adjust their behaviour to a very oppressive environment created by powerful state and local economic and political interests.

Their daily lives are circumscribed by an immensely powerful state and by local economic and political interests that are openly holistic to them…. It is too much to expect the people of the Alto to organise collectively when chronic scarcity makes individually negotiated relations of dependency on myriad political and personal bosses in a town a necessary survival tactic…. Staying alive in the shantytown demands a certain ‘selfishness’ that pits individuals against each other and that rewards those who take advantage of those even weaker (Scheper-Huges, 1992:472-473).

This perspective tends to reinforce the notion of passivity, fatalism and hopelessness associated with a ‘culture of poverty’. The idea of the urban poor engaged in relentless survival strategies at the expense of others and at fruitless cost to themselves, however real, tends to perpetuate an image of the urban poor simply as victims. Friedmann (1998) argues that such a pessimistic view derives from an ‘Entitlement view’ of civil society, which in essence centres it in the abstract, self-interested individual human being. This position on civil society takes off from an acknowledgment of the individual person’s social nature and a primary concern with social relations (Beall, 2000).
It is this later position that informs Bayat’s (1993) study of people’s movements in urban Iran. His work echoes James Scott’s (1985) ‘everyday forms of peasant resistance’ in Malaysia but goes beyond Scott’s preoccupation with defensive resistance to describe and explain the offensive struggles of disenfranchised urban groups. The picture he paints is not of a banner waving urban social movement formed for all-time and carved forever in oppositional stone (Beall, 2000). Rather, it is a more recognisable and perhaps more compelling forms of politics, which he portrays as a silent, patient, protracted, and pervasive advancement of ordinary people on the propertied and powerful in order to survive hardships and better their lives (Bayat, 1993).

Schneider’s (1991) study of radical politics and popular protest in the Santiago of Pinochet’s Chile also serves to demonstrate the important contribution made by the everyday actions of men and women in cities towards challenging structural factors and power relations ostensibly beyond their control. The question that remains is “how the energy evident in Schneider’s study of popular protest and Bayat’s exposition of street politics - the energy not just to survive but to defer and resist – is acknowledged, sustained and harnessed” (Beall, 2000:851). For Schneider hope lies at the level of local political engagement; if the decentralisation of political power and the re-democratisation of local and municipal governments guarantee a political space for popular participation, the new democracy may be fortified by its grass-roots support (Beall, 2000).

3.9. Summary of literature
There is a great deal of evidence to show that poor households in cities of the South are vulnerable in terms of both the material and non-material dimensions of deprivation. What is more – that various facets of capitalist development such as land speculation, income concentration and capital intensive industrialisation combine to exclude the urban poor from the benefits of urbanisation and economic expansion that have occurred in developing countries. The activities in which they must engage to make a living mean that they develop complex patterns of social interaction that are not confined to one neighbourhood. In summary, the urban poor find ways of interpreting the uncertainties of their economic and social position, which are compatible with an active attempt to cope with the day-to-day problems of urban living.
In the absence of state-provided welfare the family based household helps individuals to survive in cities of the South. Moreover, women in poor households play a key role through creating income activities they can do. Their economic activities actually become the fundamental sustenance without which the household would perish. And poor women, aside from their involvement in the production processes, use their most critical and crowded domestic spaces. Social and cultural organisations of the urban poor are often found to be disorganised due to their long-term experience of poverty and deprivation. Furthermore, there is evidence that the existence of community networks significantly decreases the livelihood of the urban poor perceiving their household’s food, economic or housing conditions as vulnerable. Obtaining housing as well as jobs is a question of developing an effective social network. Indeed, the striking feature about the urban poor is their activism in the face of seemingly appalling conditions.

The urban poor are not fully politically passive and unaware of issues of national politics. They are not politically marginal in the sense of not participating in or affecting urban politics in developing countries. Although they are skilful participants in local politics, the poor have been unable to sustain protests or political organisation enough to constitute a serious threat to government. Their protests against the inadequacy of urban services are rendered ineffective because urban issues offer a fragile basis for political obligation. Protests can be bought off cheaply and one neighbourhood is set against another by government provision of partial services. The activism of the poor is, however, a factor in urban politics since their behaviour constitutes an unknown element which is alternatively feared and sought after, depending on the strength and political complexion of the government of the day.

The review, however, suggests an existing gap in urban poverty literature. Despite the fact that urban poverty in the South has attracted the attention of researchers in recent times few studies focus on the social and cultural dimensions of poverty. Most of the urban poverty research focuses on economics and policy issues. In many respects, these researches are donor sponsored and greatly lack theoretical frameworks. Although huge numbers of studies were conducted in Latin America in relation to the ‘culture of poverty’ debate during the sixties and seventies, very few were conducted in the context of Asian and African cities. In recent decades a number of quality studies were
conducted on urbanisation in the Third World from political economic perspectives. These studies analyse inequality and poverty in cities through macro-level data which often lack empiricism. The real experience of (communities suffers from) poverty and deprivation has been ignored in the existing research. Moreover, these studies have not focused on the issue of urban poverty in Dhaka City. Therefore, the existing gaps in literature justify an empirical study on poverty in an emerging megacity incorporating socio-cultural and political issues with conventional issues of consumption, economy and housing.
CHAPTER-4
THEORETICAL FRAMEWORKS OF URBAN POVERTY AND URBAN LIVELIHOOD

4.1. Introduction

The chapter deals with theoretical frameworks of poverty and livelihood in the urban context. It starts with the subsistence, deprivation and entitlement frameworks of urban poverty. The theory of ‘subsistence’, the theory of ‘relative deprivation’ and the theory of ‘entitlement and capability deprivation’ have been critically reviewed. The theory of ‘subsistence’ focuses on absolute poverty whereas the theory of ‘relative deprivation’ considers the lack of resources to obtain the type of diet, participation in activities, and have the living conditions and amenities which are customarily approved of in society. The theory of ‘entitlement and capability deprivation’ explains poverty in terms of basic capabilities - food, shelter, clothing, education and freedom.

The chapter also deals with behavioural, cultural and structural frameworks of urban poverty and marginality. The socio-psychological theory of ‘marginality’, the theory of ‘culture of poverty’ and the theory of ‘political economy’ are critically reviewed. The socio-psychological theory uses the concept of urban marginality on the individual level which is also embedded in social structure. The theory of the ‘culture of poverty’ explains poverty as a subculture, which reflects both an adaptation and a reaction of the poor to their marginal position and its transmission from generation to generation through family lines. And the theory of ‘urban political economy’ explains urban inequality and poverty in reference to economic and political structures and processes.

The chapter finally deals with the ‘urban livelihood framework’, which is widely used as an integrated framework for analysing urban poverty in developing countries. The livelihood framework is based on the research on rural households - including the responses of these households to external shock. It integrates both the material and non-material dimensions of poverty. It begins from the bottom up drawing largely from literature on sustainable livelihoods and then considers the structures and processes from the top down that enable and constrain urban development. The framework
includes the issue of poverty, deprivation and well-being, household and livelihood systems, household assets, community network and social capital, macro structures and processes and urban institutions and urban policies.

4.2. Subsistence, deprivation and entitlement frameworks

4.2.1. Theory of ‘subsistence’

The theory of ‘subsistence’ was developed through the systematic study of poverty by Rowntree. In his classic, *Poverty: A Study of Town Life¹* Rowntree (1901) developed a pragmatic definition of poverty lying at the root of the conceptualisation of absolute poverty. According to his theory of ‘subsistence’ the poor are those who are unable to achieve physical survival. His primary object of inquiry was to ascertain not only the proportion of the population living in poverty but the nature of that poverty. He divided the population living into two classes:

…families whose total earnings are insufficient to obtain the minimum necessaries for the maintenance of merely physical efficiency. Poverty falling under this head is described as ‘primary’ poverty; families whose total earnings would be sufficient for the maintenance of merely physical efficiency were it not that some portion of it is absorbed by other expenditure, either useful or wasteful. Poverty falling under this head is described as secondary poverty (Rowntree, 1901: viii).

The theory did not explore the ultimate causes of poverty because this would be to raise the whole social question. The object of his studies was rather to indicate the immediate causes of poverty. Rowntree (1901) identified the immediate causes of primary poverty such as death of the chief wage-earner; incapacity of the chief wage-earner through accident, illness, or old age; the chief wage-earner out of work; chronic irregularity of work which is sometimes due to incapacity or unwillingness of the worker to undertake regular employment; largeness of family, that is cases in which the family is in poverty because there are more than four children, though it would not have been in poverty had the number of children not exceeded four; and lowness of wage, that is where the chief wage earner is in regular work, but at wages which are insufficient to maintain a moderate family that is not more than four children in a state of ‘physical efficiency’.

¹ This was the first systematic study on poverty in the early twentieth century. This study had an enormous impact on poverty discourse. This is clearly reflected through the subsequent writings on poverty and deprivation by him and other scholars.
Rowntree (1901) identified a ‘cycle of poverty’ - children, young married couples with children and old people running the highest risk of descending into poverty. But no attempt was made to relate these groups to the range and qualification conditions for membership of the employment system; the differential wage-system and the sources of support for it in institutions and values; and systems compensating people unable to work or excluded from earning a living. Nonetheless, the classification represented a significant advance, and influenced political thought away from conditional welfare for the few and towards minimum income for certain identifiable minorities, such as the old, the unemployed and the sick. There are advantages to be derived from indicating the processes by which families became or remained poor and the categories into which they might be divided. The division of the population into different social categories and the allocation to some of relatively low resources and status demands exposition and explanation. The process by which some are assigned low resources or status can be negative, as the outcome of action on behalf of other groups, and not only positive. If they are disqualified from receiving new services established by the state, or new kinds or amounts of resources made possible by a growing economy, they can experience a gradual fall into deprivation without being any explicit discrimination against them (Townsend, 1979).

Rowntree (1901), however, attempted to establish a fixed value free criterion by which to measure poverty that ideally could be applied to all societies. This measure was based on a basket of goods held to be indispensable by studies on the minimum energy levels required for health and physical efficiency. By attaching a price to these goods a threshold was determined, which made it possible to classify those with fewer resources as poor. The poverty condition was thus equated with the subsistence minimum, to be ascertained in turn. Mingione (1996) points out that these pioneering investigations made it possible to identify urban poverty as a new phenomenon, qualitatively different from the traditional rural kind. The combination of fully commodified standards of life, growing individualism and diversified opportunities for raising resources on a labour market, persistently characterised by a supply of labour, meant that a sizeable part of the population was left in a condition of great difficulty in urban areas.
Based on his theory of poverty Rowntree carried out further studies in the context of York (Rowntree, 1941; Rowntree and Lavers, 1951). But the standards which were adopted proved difficult to defend. Martin Rein (1971: 61) asserts, “almost every procedure in the subsistence-level definition of poverty can be reasonably challenged.” Rowntree’s estimates of costs of necessities other than food were based either on his own and others’ opinions or, as in the case clothing, on the actual expenditure of those among a small selection of poor families who spent the least. Townsend (1979) argued that the concern of this explanation has been with narrower concepts of income and the maintenance of physical efficiency. Rowntree estimated the average nutritional needs of adults and children, translated these needs into quantities of different foods and hence into the cash equivalent of these foods. To these costs of food he added minimum sums for clothing, fuel and household sundries according to the size of a family. Rent was treated as an unavoidable addition to this sum, and was counted in full. A family was therefore regarded as being in poverty if its income minus rent fell short of the poverty line. The approach has come under rather intense fire due to three inherent problems identified by Sen (1981: 12-13):

First, there are significant variations related to physical features, climatic conditions and work habits. In fact, even for a specific group in a specific region, nutritional requirements are difficult to define precisely. There is difficulty in drawing a line and the so-called minimum nutritional requirements have an inherent arbitrariness that goes well beyond variations among different groups.

Second, the translation of minimum nutritional requirements into minimum food requirements depends on the choice of commodities. The actual incomes at which specified nutritional requirements are met will depend greatly on the consumption habits of the people in question.

Third, for non-food items such minimum requirements are not easy to specify, and the problem is usually solved by assuming that a specified proportion of total income will be spent on food. With this assumption, the minimum food costs can be used to drive minimum income requirements. But the proportion spent on food varies not
merely with habits and culture, but also with relative prices and availability of goods and services.

4.2.2. Theory of ‘relative deprivation’

Townsend developed the theory of ‘relative deprivation’ through his extensive writings on poverty including his *Poverty in the United Kingdom* in 1979.¹ He argued that for many years the issue of poverty was treated rather casually and as relatively unproblematic even though it is one of the major concepts of the social sciences. Townsend (1979) defined poverty objectively and applied consistently only in terms of the concept of relative deprivation. Previous operational definitions of poverty have not been expressed through relativist terms, nor founded comprehensively on the key concepts of resources and style of living. The concern has been with narrower concepts of income and the maintenance of physical efficiency. The concept of ‘relative deprivation’ has been fruitfully used in the analysis of poverty. Being poor has clearly much to do with being deprived, and it is natural that, for a social animal, the concept of deprivation will be a relatively important one. But within the uniformity of the term ‘relative deprivation’, there seem to exist some distinct and different notions. The relative term is understood objectively rather than subjectively:

Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types of diet, participate in the activities and have the living conditions and amenities which are customarily, or are at least widely encouraged or approved, in the societies to which they belong. Their resources are so seriously below those commanded by the average individual or family that they are, in effect, excluded from ordinarily living patterns, customs and activities (Townsend 1979:31).

The theory of relative deprivation explains poverty as a function of two things. In all societies, there is a crucial relationship between the production, distribution and redistribution of resources on the one hand, and the creation of sponsorship of style of living on the other. One governs the resources, which come to be in the control of individuals and families. The other governs the ordinary conditions and expectations

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¹ The study was based on a survey of household resources and standard of living in the urban context. It made an attempt to understand poverty from a broader perspective of social sciences not only from a particular discipline like, economics.
attached to membership of the society, the denial or lack, which represents deprivation. The two are in constant interaction and explain at any given moment historically both the level and extent of poverty. Townsend (1993) argued that it is as important to understand the generation of new styles of living, establishing norms, amenities and customs from which categories of the poor may be excluded - as it is to understand the generation and distribution of resources, which enable people to participate in those self-same styles of living to develop a new theory of poverty.

Townsend (1979) identified two steps towards the objectification of the measurement of poverty. The first is to endeavour to measure all types of resources which are distributed unequally in society and which contribute towards actual standards of living. This will uncover sources of inequality, which tend to be proscribed from public and even academic discourses. The second is to endeavour to define the style of living which is generally shared or approved in each society, and find whether there is a point on the scale of the distribution of resources below which, as resources diminish, families find it particularly difficult to share in the customs, activities and duties comprising their society’s style of living.

An index of relative deprivation has been developed by Townsend to provide an estimate of objective poverty on the basis of a level of deprivation disproportionate to resources. He constructed the index as:

This covered diet, clothing, fuel and light, home amenities, housing and housing facilities, the immediate environment of the home, the characteristics, security, general conditions and welfare benefits of work, family support, recreation, education, health and social relations... The indicators can be expressed as indicators of deprivation - for example, lacking that amenity or nor participating in that activity. By applying the indicators to individuals and families, a ‘score’ for different forms of deprivation can be added up: the higher the score the lower the participation (Townsend, 1993: 114).

There is evidence of the existence of a ‘threshold’ of income for different types of households. The indication that a threshold may exist is derived from a few steps: (i) adjusting incomes for household size by expressing them as proportions of the supplementary benefit scale rate for that household; (ii) grouping households by this adjusted income level, and estimated the most common value of the deprivation index
for each group—technically called the modal value; (iii) plotting this modal value against the income level (Townsend, 1993).

However, poverty can not be defined only by the material level of survival but has to be extended to the entire stratum of families and individuals that, though managing to survive, are actually excluded from most of the benefits typical of industrial societies in terms of education, health, culture and, more generally, social integration. The consequence is that they find themselves relegated into highly malign circuits of social marginalisation. Townsend’s goal has been to construct a synthesised deprivation index from complex indicators pertaining to available resources and life-styles. To construct the living standard indicator, he takes a set of primary goods/services whose availability or access is held to be normal in the context in question. Living conditions also play a fundamental role in his theory of relative deprivation (Mingione, 1996).

The theory of relative deprivation had significant influence on subsequent research on poverty but the theory has also been widely criticised. Piachaud (1987) has criticised the theory of relative deprivation on the following grounds:

First, Townsend’s index offers no solution to the intractable problem of disentangling the effects of differences in tastes from those of differences in income. That certain characteristics are related to income level tells something about people’s behaviour and social and cultural differences. But it might tell little or nothing about deprivation.

Second, Townsend showed that the mean deprivation index rose as income fell. But this mean score concealed the extent of the variation between people at the same income level. If all the components of the deprivation index were unambiguous indicators of some form of deprivation, then those on high incomes with high deprivation scores are deprived despite their income, which is not the case.

Third, Townsend’s approach is on the question of whether there is a threshold below which, the deprivation index increases sharply. Here the problem is, alas, rather technical. His uses of modal values of deprivation index scores, and of a logarithmic
income scale are questionable. He concluded that with qualifications about both measurement and sample size, the evidence suggested that there existed a threshold of deprivation for certain types of households at low levels of income. He has striven to find such evidence, because it is fundamental to his central hypothesis.

The most unsatisfactory feature of Townsend’s conception of relative deprivation is its emphasis on style of living. His deprivation index concerns itself with a number of primarily private aspects of behaviour. He does not include in his index more societal aspects, such as deprivation at work, of environment, or of public services. He does discuss these extensively elsewhere in his study but the emphasis in his deprivation index on style of living serves to narrow, rather than broaden, the concept of relative deprivation. It is an unsatisfactory feature of any conception of relative deprivation that, even if all inequality of incomes were removed, there would still be relative deprivation as long as people behaved differently. Taken to its logical conclusion, only when everyone behaved identically would no one be defined as deprived. Townsend’s index of relative deprivation cannot cope with diversity. Sen criticised Townsend’s theory in the following way:

Poverty is, of course, a matter of deprivation. The recent shift in focus - especially in the sociological literature - from absolute to relative deprivation has provided a useful framework of analysis. But relative deprivation is essentially incomplete as an approach to poverty, and supplements (but cannot supplant) the earlier approach of absolute dispossession. The much maligned biological approach, which deserves substantial reformulation but not rejection, relates to this irreducible core of absolute deprivation, keeping issues of starvation and hunger at the centre of the concept of poverty (Sen 1981: 22).

4.2.3. Theory of ‘entitlement and capability deprivation’

Sen (1981) developed the theory of ‘entitlement and capability deprivation’ through studying the poverty situation in general in South Asia.¹ He examined the formal characterisation of entitlement relations and their use, which is dependent on the legal, political, economic and social characteristics of the society. It concentrates on the ability of people to command food through the legal means available in the society,

¹ Amartya Sen, a Noble prize winner explained his ‘theory of capability deprivations’ in his book Poverty and Famine in the context of Bangladesh and West Bengal, India.
including the use of production possibilities, trade opportunities, entitlements vis-a-vis the state, and other methods of acquiring food.

A person lives in poverty either because of an inability to obtain enough food or because of not being able to avoid poverty. An entitlement relation applied to ownership connects one set of ownerships to another through certain rules of legitimacy. Entitlement relations accepted in a private ownership market economy typically include the following:

……trade-based entitlement: one is entitled to own what one obtains by trading something one owns with a willing party; production-based entitlement: one is entitled to own what one gets by arranging production using one’s owned resources, or resources hired from willing parties meeting the agreed conditions of trade; own-labour entitlement: one is entitled to one’s own labour power, and thus to the trade-based and production-based entitlements related to one’s labour power; inheritance and transfer entitlement: one is entitled to own what is willingly given to one by another who legitimately owns it, possibly to take affect after the latter’s death (Sen,1981: 2).

A person can carry out exchanges in the market economy either through trading, through production, or through the combination of the two. The set of all the alternative bundles of commodities that he/she can acquire in exchange may be called the ‘exchange entitlement’. A person will be exposed to poverty and starvation if the exchange entitlement set does not contain any feasible bundle including enough food. Sen (1981) argued that a person’s entitlement depends on - whether he/she can find employment, and if so, for how long and at what wage rate; what he/she can earn by selling his/her non-labour assets, and how much it costs him/her to buy whether he/she may wish to buy; what he/she can produce with his/her own labour power and resources and the value of the products; social security benefits and the taxes.

To avoid starvation a person will depend both on his/her ownership and on the exchange entitlement mapping. A general decline in food supply may indeed cause him/her to be exposed to hunger through a rise in food prices with an unfavourable impact on his/her exchange entitlement. Even when his/her starvation is caused by food shortage in this way, his/her immediate causes of starvation will be the decline in his/her exchange entitlement. The exchange entitlements faced by a person depends,
naturally, on his/her position in the economic class structure as well as the modes of production in the economy. Even with the same ownership position, the exchange entitlements will be different depending on what economic prospects are open to him/her, and that will depend on the modes of production and his/her position in terms of production relations. This is the case even when the typical standard of living of the latter is no higher than that of the former. Sen (1981) comments that in understanding general poverty, or regular starvation, or outbursts of famines, it is necessary to look at both ownership patterns and exchange entitlements, and at the forces that lie behind them and requires careful consideration of the nature of modes of production and the structure of economic classes as well as their interrelations.

The exchange entitlements depend not merely on market exchanges but also on those exchanges that the state provides as a part of its social security program. These social security provisions are essentially supplementation of the process of market exchange and production, and the two types of opportunities together determine a person's exchange entitlements in a private ownership market economy with social security provisions. The entitlement approach directs one to questions dealing with ownership patterns and - less obviously but no less importantly - to the various influences that affect exchange entitlement mapping. In so far as food supply itself has any influence on the prevalence of starvation, that influence is seen as working through the entitlement relations. Ownership of food is one of the most primitive property rights, and in each society there are rules governing this right. Sen (1984) argued that the entitlement approach concentrates on each person’s entitlements to commodity bundles including food and views starvation as resulting from a failure to be entitled to any ‘bundle’ with enough food.

In analysing social justice there is a strong case for judging individual advantage in terms of the capabilities that a person has and the substantive freedoms the person enjoys to lead the kind of life he or she has reason to value. In this perspective, poverty must be seen as the deprivation of basic capabilities rather than merely as lowness of incomes, which is the standard criterion of identification of poverty. As Sen has commented:
Poverty can be sensibly identified in terms of capability deprivations; the approach concentrates on deprivations that are intrinsically important unlike low income, which are not the only instruments in generating capabilities. The capability perspective does in poverty analysis is to enhance the understanding of the nature and causes if poverty and deprivation by shifting primary attention away from means to ends that people have reason to pursue, and, correspondingly, to the freedoms to be able to satisfy these ends (Sen, 2002:87).

Having admitted some elements of relativism into his reasoning about absolute poverty, Sen (1984) felt obliged to give a different focus for assessing standard of living. He (1984) argues that the right focus is neither commodities, nor characteristics, nor utility, but a person’s capability. In his Geary Lecture Sen (cited in Townsend, 1993) gives examples of the most basic capabilities; to meet nutritional requirements, to escape avoidable disease, to be sheltered, to be clothed, to able to travel, to be educated, to live without shame, to participate in the activities of the community and to have self respect. This notion of capability is basic to his conceptualisation of poverty.

The entitlement and capability deprivation has also been widely criticised. Townsend (1993) points out that in terms of need, even capabilities in the senses used by Sen, are socially created and have to be identified and measured in that spirit. Human needs are essentially social, and any analysis or exposition of standards of living and poverty must begin with that fact. He further comments that Sen’s conceptualisation does not allow sufficiently for the social nature of people’s lives and needs and the sophisticated adaptation of individualism, which is rooted in neo-classical economics. That theoretical approach will never provide a coherent explanation of the social construction of need, and hence of the real potentialities, which do not exist in terms of planning to meet need. However, Sen (1981) himself acknowledge the following limitations of the entitlement approach:

First, there can be ambiguities in the specification of entitlements. The appropriate characterisation of entitlements may pose problems in many cases. In pre-capitalist formations there can be a good deal of vagueness on property rights and related matters. Even in capitalist market economies entitlements may not be well defined in the absence of a market-clearing equilibrium.
Second, while entitlement relations concentrate on rights within the given legal structure in that society, some transfers involve violation of these rights, such as looting or brigandage. When such extra-entitlement transfers are important, the entitlement approach will be defective.

Third, people’s actual food consumption may fall below their entitlements for a variety of other reasons, such as ignorance, fixed food habits, or apathy. In concentrating on entitlements, something of the total reality is obviously neglected. Finally, the entitlement approach focuses on poverty and starvation, which has to be distinguished from famine mortality, since many of the famine deaths - in some cases most of them - are caused by epidemics, which have patterns of their own. The epidemics are, of course, induced partly by starvation but also by other famine characteristics, such as population movement or breakdown of sanitary facilities.

4.3. Behavioural, cultural and structural frameworks

4.3.1. Socio-psychological theory of ‘marginality’

The social-psychological theory of marginality emerged through the writing of Robert Park (1928) in the Chicago school.¹ But his work on the marginal man was based on the idea of the ‘stranger’ invoked by German sociologist George Simmel. In an often-reprinted lecture delivered in the winter of 1902-3, Simmel describes ‘Metropolis and Mental Life’ exploring the relationship between the urban environment and psychic experience of the inhabitants by focusing on their uniquely urban experiences, attitudes and behaviours. Simmel (1988) argues that the stranger enters a society from the outside and remains on the periphery of it. Similarly Robert Park (1928) wrote his article on “Human Migration and the Marginal Man” where he first used the term marginality on an individual level. He observed that many immigrants were ‘marginal’ - a trait he felt was embedded in their social structure. The marginal man has been as explained as a “cultural hybrid”:  

¹ To a substantial degree, sociology became an accepted part of American academia through the efforts of Robert Park and his colleagues at the University of Chicago. Park, the chairman of the sociology department, was joined by Ernest Burgess, Louis Wirth, Roderick McKenzie, Frederick Thrasher, Nels Anderson, Harvey Zorbaugh, Paul Cressey, Clifford Shaw, and Walter Reckless in authorising the now-classic studies of the urbanisation in Chicago. Please see Lyon, 1987.
a man living and sharing intimately in the cultural life and traditions of two
distinct peoples yet never quite willing to break, even if he were permitted
to do so, with his past and his traditions, and not quite accepted because of
radical prejudice, in the new society in which he now sought to find a
place. He is a man on the margin of two cultures and two societies which
never completely interpenetrated and fused (Park, 1928: 892).

Park (1928) came to the concept through his wide interest in human migration, cultural
contacts, and culture conflicts. In his view, the cause of marginality is the internal war
between two worlds, one familiar and one enticing, but neither complete within this
‘cultural hybrid’. The cause is not totally individual, since the contact of two cultures,
or the phenomena of mass migration, is the prediction for the individual phenomenon to
occur. Yet the symptoms are sought on the internal psychological level. Park (1928)
saw in this marginal man the hope for civilisation and progress. It was his belief that
innovations and major advances in culture occur precisely at periods of migration and
population movement, which free the individuals involved and give rise to both turmoil
and creativity. Park (1928) argues in the last sentence of the article that it is in the mind
of the marginal man - where the changes and fusions of culture are going on - that we
can best study the process of civilisation and progress.

In the later stage a number of studies were conducted using Park’s framework. Some
new elements and details were added, but they were all in keeping with the basic
framework. Perhaps the most important has been the work of Everett Stonequist, whose
article ‘The Problems of the Marginal Man’ was published in 1935. It was described in
that article that the marginal individual is placed simultaneously between two looking-
glasses, each presenting a different image of himself. What is here termed ‘marginal’ he
states, represents a process of abstraction, a core of psychological traits which are the
inner correlates of the dual pattern of social conflict and identification. The word-
picture he paints of the core psychological traits became the basis of a number of
empirical studies conducted later. According to this description, the marginal individual
is likely to display a ‘dual personality’ and have a ‘double consciousness.’

He will be ambivalent in attitude and sentiments, have a divided loyalty, be
irrational, moody, and temperament. He is likely to be excessively self-and
race-conscious, have a feeling of inferiority, be hypersensitive and hyper-
critical and also be liable to withdrawal tendencies. He will have skill in noting
contradictions and hypocracies among people of the dominant culture and be
contemptuous of the people below him. His heightened mental activity may sometimes enable him to be creative… but often he is a mere initiative and conformist in outlook (Dickie-Clark, cited in Perlman, 1976: 101).

Stonequist (1935) believes that the marginal individual passes through a life cycle of three steps: introduction to two cultures; crisis; and adjustment. In the first stage, at least a partial assimilation takes place; otherwise, the individual does not experience the conflict of loyalties. The crisis stage is characterised by ‘confusion’ even shock, restlessness, disillusionment, and estrangement. In the third stage, a number of outcomes are possible that include becoming an accepted member of the dominant group, leader of the subordinate group (either as a ‘revolutionary,’ an aggressive nationalist, or as a conciliator, reformer, or teacher) or a totally alienated subject to withdrawal or isolation. The way in which this final stage is resolved and the number of people who are experiencing it simultaneously determines which way the dilemma itself will be resolved (Perlman, 1976).

The work of Park in some way paved the way for related discussions during the 1950s and 1960s. Riseman (1951) who in the *Lonely Crowd* wrote about how individuals feel isolated within the mass society of the city, as they are surrounded by people who are strangers and with whom they find it difficult to establish meaningful social integration. Despite such influences this dominant perspective was challenged by scholars working in the contexts of Latin American countries in the late 1960s. Among others, Perlman (1976) and Castells (1983) argued respectively that marginality was a myth employed as an instrument for the social control of the poor, and a mechanism of collective consumption that determined the social order of the urban poor. These scholars stressed the view that the urban poor were not ‘marginal’ or excluded from society. Rather, as Asef Bayat (2000) has argued, these poor populations were fully integrated into society, but on terms that often caused them to be economically exploited, politically represented, socially stigmatised, and culturally excluded. Castells noted, however, that this did not stop the poor from aiming for ‘social transformation’ through their everyday struggle for urban service or ‘collective consumption’ (Castells, 1983).
By the end of the 20th century, this perspective was also seriously challenged by the Los Angeles School of Urban Geography, which had fundamentally shifted the agenda away from the Chicago School concerns. Using the suburbanising region of post modern Los Angeles as its urban model, it introduced a new framework for analysis driven by several key structural features. Among these were an emphasis on the role played by the capitalist economy rather than a concern for ecology and behaviour; a focus on urbanisation patterns where the form of the centre was determined by the hinterland; an appreciation of decentralisation as the main engine of growth in the contemporary city; and an awareness of the importance that cities play as loci in a globalising political economy (AlSayyad, 2003).

4.3.2. Theory of ‘culture of poverty’

The theory of a ‘culture of poverty’ was developed by Oscar Lewis in his book Five Families: Mexican Case studies in the Culture of Poverty, published in 1959.¹ In the context of large settlements, a few selected families were studied with the traditional techniques, that is, participation observation, questionnaire and psychological tests. The ‘family’ was chosen as the unit of study because it is a small social system that enabled Lewis to apply a holistic approach. To accomplish this task, a large number of topics were taken into consideration. These are as follows:

….residence and employment history of each adult; family relations; income and expenditure; complete inventory of household and personal possessions; friendship pattern; particularly the compadrazgo or godparent, relationship that serves as a kind of informal social security for the children of these families and establishes special obligations among the adults; recreational patterns, health and medical history; politics; religion; world views and cosmopolitanism (Lewis, 1968: 407-8).

Lewis (1966) defined the ‘culture of poverty’ as a subculture, which reflected both an adaptation and a reaction of the poor to their marginal position in class-stratified, highly individuated, capitalist society. This subculture developed out of underdevelopment and rural-urban migration leading to rapid urban growth and both unemployment and

¹ Lewis developed his theory of ‘culture of poverty’ in 1959. And he expanded and modified his theory over the years on the basis of intensive observation, interviewing and local case studies of life in the slums of New York and Puerto Rico and among the poor of Mexico.
underemployment. Such a milieu is surrounded by a set of values in the dominant class, which stress the accumulation of wealth and property, the possibility of upward mobility and thrift, and explains low economic status as a result of personal inadequacy or inferiority. In this context, some of the urban poor who lack a strong class or ethnic identity and who have a low level of education and unstable social relationships develop a value system that justifies deprivation and uncertainty of poverty.

Lewis regarded a ‘culture of poverty’ as a “defence mechanism without which the poor could hardly carry on” (Lewis, 1961:xxiv). This way of living is inherited by the next generation and becomes a subculture of its own. Lewis (1959; 1966; 1968; 1970) described this subculture in terms of some seventy interrelated social, economic and psychological traits, which can be summarised in the following way:

(a) The nature of the community: The inhabitants live in overcrowded and poor housing settlements. In terms of social organisation they can achieve little beyond the level of nuclear and extended families and limited kinship relations. Occasionally there are some informal temporal groupings or voluntary associations. Depending upon conditions, a sense of community as well as a sense of territoriality is found among the poor.

(b) The nature of the family: Lewis considered the family as the natural unit of study in the metropolitan context. Studying the culture of the poor through intensive analysis of specific families gave him an understanding of the interrelationships between culture and personality. The family, including the personal relationship among family members, appears to be the most important social unit in the ‘culture of poverty’; with children experiencing an unstable and often violent family life. With a relatively high incidence of husbands abandoning wife and children, the family tends to be mother-centred.

(c) The character of individuals: The major personality traits of individuals are shaped by the subculture. The individual develops a strong feeling of fatalism, helplessness, dependence and inferiority. Class-consciousness, a low level of
aspiration, a widespread belief in male superiority and a high tolerance for all types of psychological pathology influence the character of the individual.

(d) The relationship between subculture and the larger society: Characteristics of urban poverty such as low income, unemployment and underemployment, lack of property ownership, lack of savings and food insecurity reduce the possibility of effective participation and integration of the poor in the major institutions of the larger society. The victims of this subculture develop a critical attitude toward basic institutions and they make less use of the prevalent amenities of society. Although they subscribe to some middle class values, they seldom follow these in real life. In this context, in order to adapt and survive they devise some alternative approaches, which appear helpful in structural adjustment of their values.

Lewis’s ‘culture of poverty’ theory consists of one main proposition plus a series of secondary propositions (Valentine, 1971). The main proposition states that the ‘culture of poverty’ is “a subculture of Western society with its own structure and rationale, a way of life handed down from generation to generation along the major families lines” (Lewis, 1968: 406). It is “a culture in the traditional anthropological sense that it provides human beings with a design for living, with a ready-made set of solutions for human problems” (Lewis, 1968: 406). The major secondary propositions are as follows:

First, poor people’s lack of participation in important aspects of the wider social order is an internally perpetuated characteristic of their subculture. As Lewis (1968:409) puts it, “The disengagement, the non-integration of the poor with respect to the major institutions of society is a crucial element in the culture of poverty.”

Second, those who live by a ‘culture of poverty’ do not really share the standard values of society. Their knowledge of dominant values is contradicted by their subculture. ‘People with a ‘culture of poverty’ are aware of middle-class values, talk about them, and even claim some of them as their own, but on the whole they do not live by them” (Lewis, 1966:xlvi).
Third, local social structure in particular is non-existent outside the household or the family. "When we look at the culture of poverty on the local community level, we find…above all a minimum of organisation beyond the level of the nuclear and extended family” (Lewis, 1966: xlvi).

Fourth, and most influential, poverty subculture families are extremely or even uniquely unstable and disorganised. “On the family level the major traits of the culture of poverty are the absence of childhood…early initiation into sex, free unions or consensual marriages…abandonment of wives and children…female-or mother-centred families…sibling rivalry, and competition for limited goods and maternal affection” (Lewis, 1966: xlvii).

Fifth, psychologically the ‘culture of poverty’ produces personal identities, individual characters, and worldviews, which are weak, disorganised, and restricted. “On the level of the individual, major characteristics are a strong feeling of marginality, of helplessness, of dependency, and of inferiority…weak ego structure, confusion of sexual identification, lack of impulse control…little ability to defer gratification and to plan for the future…regionalism and fatalism…” (Lewis, 1966: xlvii). This proposition is the central element in Lewis’s formulation and according to Valentine (1971) is crucial in terms of theory and form the practical viewpoints of teachers, social-service personnel and anti poverty workers.

The thesis of ‘culture of poverty’ has come under close examination and there are criticisms of method, value loading of assumptions, ambiguity or imprecision, lack of evidence and logical inconsistency. The thesis has been criticised by scholars on the following grounds;

First, Lewis’s method of research was extraordinarily interesting but individual-oriented and uncontrolled. Most of his writings consisted of hundreds of pages of vivid reportage about the lives of individuals belonging to a single extended family, preceded by short introductory sections about country, setting, family, method and the concept of the ‘culture of poverty’. His reasons for choosing the families and for investigating particular aspects of their lives were not strictly controlled and
explained. Behaviour was described almost wholly through unstructured individual self-histories and the patterns of elaborate social organisation, and in particular the influence upon individuals and communities of values, beliefs and institutions have gone largely unexamined and unremarked (Valentine, 1971).

Second, there is unconscious if not conscious bias. Many of the criteria used to distinguish the culture of poverty were formulated in terms of middle-class values. Lewis might have asked whether ‘a minimum of organisation’ or ‘family instability’ were being defined independently of middle-class evaluations of organisation and family stability (Townsend, 1979).

Third, there is a problem of ambiguity in his theory. All criteria used to distinguish the sub-culture of poverty were inexact. The boundaries of the sub-culture were not specified. Lewis later distinguished between those that belonged to the sub-culture of poverty and the much larger class of those who live in poverty. He disarmed the critic in advance. Evidence produced against his thesis could be said to apply to those in poverty, not those living in a culture of poverty (Townsend 1979).

Fourth, the ‘culture of Poverty’ thesis could be regarded as testable but it is difficult to confirm. After a careful study, Rossi and Blum (cited in Townsend, 1979:68) concluded, “all told, the empirical evidence from our review of the literature does not support the idea of a culture of poverty in which the poor are distinctively different from other layers of society.” The poor in different societies are part of complex forms of social organisation, are generally in regular employment, uphold conventional values and develop cohesive family relationships. Although Lewis intended it to be of universal application it largely focuses on Latin American societies ignoring the peculiarities of different forms of societies (Leeds, 1971; Hossain and Humphrey, 2002).

Finally, there is a question of consistency. By definition, a sub-culture consists of a distinctive system of values, beliefs and institutions, positively established and upheld, which is at variance with the culture of majority in a given society. The case of the existence of a separable sub-culture has to be demonstrated in order to
further claim transmission of that sub-culture, through the method of socialisation and social control, from generation to generation. But what Lewis described was largely reaction, against the dominant classes or an accommodation with them. Disorganisation, instability, inferiority and fatalism are neither approved nor self-perpetuated. The concept of sub-culture of poverty cannot be applied consistently when its supposed values are not accepted by its members (Townsend, 1979).

However, the theory of ‘culture of poverty’ tends to have an influential effect on policy and might even be interpreted as arising from the subconscious of a society which feels guilty about its inequalities but does not quite want to forsake them (Townsend, 1979).

4.3.3. Theory of ‘urban political economy’

The theory of ‘urban political economy’ derives from the materialist philosophy of Marx and Engels which explains inequality and poverty through analysing the process of urban structures. Although they have many elaborations they commence from the position that the economy and the forces of production are the base of which urban inequality is a reflection. One of the most influential theorists of this persuasion was Henri Lefebvre, who was substantially responsible for generating the debates that brought for the work of Manuel Castells and David Harvey, two of the most prolific and influential new-Marxist scholars of the past three decades. As debates among Marxist theorist have developed they have moved more towards the perspectives of Lefebvre-accepting the urban form as an independent factor in social formation and not simply as a reflection of production relations.¹ Following Marx, a strict structural Marxist perspective concerns itself with capital labour relations. It treats all things as commodities and sees the urban in capitalist society as providing the historical conditions for capital accumulation during the particular phase of capitalism (Lyon, 1987).

¹Especially interesting is Castells’s (1977, Chapter 6) rejection of the Marxist-humanist analysis of Henri Lefebvre. Lefebvre (1976) develops a more individualistic interpretation of Marx similar to the works of David Harvey. Castells is more structural than Lefebvre, and this apparently accounts for the rejection. Please see Lyon, 1987.
Castell’s theory was most fully developed in his book *The Urban Question* originally published in 1972.¹ He begins the book by characterising all non-Marxist approaches as ‘ideological’, which means that they are not scientific but rather are giving the reassuring impression of an integrated society, united in facing up to common problems (Castells, 1977). Following theories of Althusser (1969; 1971), Castells held that the urban system performs a particular economic function within the social structure. Within the economic order, the systems of production and exchange are organised at a regional, national, or global level (Bound, 2004). It is argued that the urban system is a system of consumption. Consumption underpins production as there is no production without consumption. Consumption is also the means of reproduction of labour through the consumption of housing, health services, food, education, and leisure. It is thus through consumption that labour reproduces itself ( Bounds, 2004).

Individual capitalists will find little reason to invest in the consumption commodities necessary to replenish the work force. Thus the quality of life of the workers deteriorates. It falls, then, to the state to maintain the capitalist system by constructing low-cost housing units, subsiding food costs, maintaining social facilities, and so on. In this way Castells (1977) argues, consumption had become increasingly political. The state, by creating a capitalist welfare system, protects the capitalists from their own excesses:

> The state apparatus not only exercises class domination, but also strives, as far possible, to regulate, the crises of the system, in order to preserve it. It is in this sense that it may, sometimes, become reformist. Although reforms are always imposed by the class struggle and, therefore, from outside the state apparatus, they are no less real for that: their aim is to preserve and extend the existing context: thus consolidating the long-term interest of the dominant classes, even if it involves infringing their privileges to some extent in a particular conjuncture (Castell, 1977:208).

Castell’s views on urban marginality are extended in his book *City and the Grassroots* published in 1983. More particularly, he focused closely on the issue of marginality in his writing on the squatter and the state in Latin America. He argues that a faster and

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¹The *Urban Question* was originally published in Spanish. Subsequently, the book was translated into English by David Harvey in 1977, which made Castells familiar to the English Speaking world.
most dramatic process of urbanisation in human history is taking place in the squatter settlements and slums of the metropolitan areas of developing countries. Engendered by uneven development and the new international division of labour in the world economy, it forces millions of people to live in physical and social conditions that are reaching the point of ecological disaster. Yet, contrary to the expectations of those who believe in the myth of marginality and in spite of the fears of the world’s establishment, social organisation seems to be stronger than social deviance in these communities, and political conformism seems to outweigh the tendencies towards popular upheavals (Castells, 1983). He, however, establishes the nature of the crucial relationship between the new state and the popular sectors for two reasons:

First, these are ‘unknown’, potentially volatile sectors, unlike the peasants still under the control of well-established social rules and unlike public employees or unionized workers whose whereabouts are identifiable and negotiable. And second these are sectors that seem capable of setting up new social and cultural rules which could be translated into political demand (Castells, 1983:178).

It was hypothesised by Castells (1983) that the nation-states tend to be the mediator between the multinational corporations dominating uneven economic growth and the local communities trying to rebuild a new urban world on their own from the debris of their disrupted rural past and from the memory of their cherished traditions. In his view the political dimension of marginality is crucial. This dimension does not depend only on the political behaviour of urban dwellers but is bound up in the phenomenon of a developing country establishing a nation state with a presence in the international financial networks at the same time as representing the different cultural traditions and social interests of the local communities on which it ultimately relies, a phenomenon that engenders both the confusion and the interest in social research on urbanisation in the Third World (Castells, 1983).

Similarly, David Harvey in his earlier work Social Justice and the City first published in 1973 also contends that the city is a spatial node for the concentration and circulation of capital, which is also an arena of class conflict. Like Castells, he argues that the capitalist and the working class are divided into class fractions: capital into finance, commercial, and industrial; and workers into manual, white-collar, and professional.
Each fraction pursues its own interests and must enter into coalitions with others to pursue its ends. The working class struggles to enhance its standard of living in relation to calm the situation and undertake orderly planning for the reproduction of capital. The state intervenes to ensure the interest of all forms of capital, not simply those directly involved in exploiting the built environment. Harvey’s analysis is better suited to pointing out the injustices and inefficiencies of capitalist cities than to projecting the changes necessary to create a more just city. However, Harvey ends his with the following:

An urbanism founded upon exploitation is a legacy of history. A genuinely humanizing urbanism has yet to be brought into being. It remains for revolutionary theory to chart the part from an urbanism based in exploitation to an urbanism appropriate for the human species. And it remains for revolutionary practice to accomplish such a transformation (Harvey, 1973:314).

The success of 'urban political economy’ theory lies in its capacity for structural explanation of a variety of urban conditions. Despite its impressive accomplishment, or because so many of them go back a decade and more, urban political economy seems to be flagging of late. Work on global cities and the transition from socialism is thriving, but research in other areas has become repetitive.

First is the problem of overconfidence; the accumulation of a sufficiently impressive body of theory and research that practitioners prefigure answers to new questions. A cocksure analytical style begins to enter the writing in which developed theory is used implicitly to ‘read off’ interpretations for empirical events. A genuine sense of puzzlement is seldom encountered. Second is the problem of economism: the tendency for political economy to become enamored of the seeming causal potency of economistic analyses - to collapse complex social issues into elusively precise technical and organizational terms (Walton, 1993: 318)

The political economy perspective is also criticised by community sociologists. They argue that if the neo-Marxists are correct in assigning the basis for local events to the national economic structure, then the local environment doesn’t matter very much. This means that the neo-Marxist approach typically focuses on national analysis rather than local change, since short of a fundamental restructuring of society, little can be done to assist the community (Lyon, 1987).
4.4 The ‘Urban livelihood framework’: An integrated framework of urban poverty

The ‘urban livelihood framework’ has been developed by a group of social scientists and social planners working in the contexts of developing countries of Africa and Asia. Increased attention has been paid to urban livelihoods as significant portions of poor urban households in developing countries are vulnerable in terms of their sustainable livelihood systems (Rakodi, 2002a). The existing analysis of urban poverty emphasised its extent, focusing on the definition of poverty lines and quantification of the proportion of people below them. This analysis poses serious problems arising from both its over-simplified conceptualisation of poverty and its limited contribution to explaining its continuation, reduction or deepening (Rakodi, 1995a). The works of rural poverty on the other hand, which distinguishes between underlying causes and immediate triggers in explaining the process of impoverishment, is found to be relevant for explaining urban poverty.¹ According to Rakodi (2002a) the concept of livelihoods, however, goes beyond notions of 'poverty' and embodies a number of important additional elements drawing on a decade or more of research on rural households, including the responses of those households to external shocks and trends, policy change and particular interventions.

A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from shocks and stresses and maintain or enhance its capabilities and assets both now and in the future, while not undermining the natural resource base (Carney, 1998:4).

A livelihoods approach to development draws on a conceptual framework which may be used as a basis for analysing, understanding and managing the complexity of livelihoods. Carney (1998) explains the framework as a tool that helps to define the scope and provide the analytical basis for livelihoods analysis, by identifying the main factors affecting livelihoods and the relationships between them. This framework helps

¹ The livelihood framework was originally developed for explaining poverty and vulnerability in rural settings. Robert Chambers extensively works on rural livelihood in poor countries including South Asian countries. For details on rural livelihood please see Chambers, 1983; 1989.
those concerned with supporting the livelihoods of poor people to understand and manage their complexity. It further provides a basis for identifying appropriate objectives and interventions to support livelihoods. At the centre of the framework are the assets on which households or individuals draw to build their livelihoods.

The livelihood framework that follows is built up incrementally through steps, thus allowing new terms to be conceptualised and relevant issues to be discussed as they arise. The framework begins ‘from the bottom up’, drawing largely from literature on sustainable livelihoods. It then considers the structures and processes ‘from the top down’ that enable and constrain urban development. The final component of the framework includes a focus on urban governance as the meeting ground between these two constructs (Coetzee, 2002).

**Poverty, deprivation and well-being**

There is no consensus about what basic human needs are or how they can be identified. Most definitions associate poverty with a ‘lack’ or ‘deficiency’ of the necessities required for human survival and welfare. Conventional economic definitions use income, consumption, or a range of other social indicators to classify poor groups against a common index of material welfare. As well, alternative interpretations developed largely by social anthropologists and social planners working with poor communities in the Third World, which allow for local variation in the meaning of poverty, and expand the definition to encompass perceptions of non-material deprivations and social differentiation (Wratten, 1995). Rakodi has explained:

Households or individuals are considered poor when the resources they command are insufficient to enable them to consume sufficient goods and services to achieve a reasonable minimum level of welfare. The value of goods and services consumed, whether purchased, gifts, or self-produced, is expressed in monetary terms, enabling the definition of a poverty line. This may refer to either absolute or relative poverty: the former is based on the cost of basic food basket, with (the poverty line) or without (the food poverty line) other necessities, for a particular country or subnational area at a particular date; the latter refers to consumption equal to a proportion of total or average consumption (Rakodi, 2002a:4).
Consumption is generally considered a better indicator than income in relation to measuring poverty. Adjustments for variations in the cost of living, the value of home production or goods received in kind, and for inflation can now be built into estimates of household consumption. According to Rakodi (2002a) it is difficult to estimate consumption which is only partly monetised, in which households consume their own production, where household and business accounts are not separated and unsold goods consumed within the household, and in which many of the business activities of women and children are underreported. Also, the income from illegal activities is not reported and expenditure on prohibited items is reported unreliable.

(a) Levels of access to publicly supplied goods and common pool resources are important components of welfare, vary between households, but may or may not be included in estimates of consumption. (b) Minimum consumption requirements are typically based on the food expenditure necessary to attain some recommended food energy intake, but there is little reliable evidence on the energy requirements of different groups of people. (c) The definition of 'non-food necessities' varies between countries, sub-national areas, socio-cultural groups, households and individuals. (d) Poverty-line analysis has neglected the dynamics of poverty and has failed to distinguish between transient and persistent poverty and between different household trajectories: impoverishment, stability or improved well-being (Rakodi, 2002a:5).

Poverty Line analysis is widely used because it is generally accepted that inadequate command over commodities is the most important dimension of poverty, and a key determinant of other aspects of welfare, such as health, longevity and self-esteem (Lipton and Ravallion, 1995). But the indicators of poverty line analysis based on household consumption do not capture all dimensions of poverty, especially from the viewpoint of poor people themselves. Through reviewing research on the perceptions and definitions of poverty used by the poor Rakodi (1999) shows that poverty is not defined solely in terms of income but encompasses deprivation and insecurity. And any attempt to place monetary values on aspects of personal, household and social deprivation involves so many arbitrary assumptions that they are likely to be meaningless. She (1999) further argues that those defined as poor in consumption terms may not capture all deprived and vulnerable households and individuals. According to Wratten (1995) income is a useful indicator in identifying the people who are likely to lack the resources to achieve a socially acceptable standard of living. But it does not
measure accurately their capacity to achieve access (which may be influenced by other factors such as education, legal rights, illness, threatened domestic violence or insecurity). Remenyi (2004) also argues that income per person is an important but not the only relevant indicator of poverty. The quality of life is made up of many more elements than income earned and received. Moreover, it is difficult to apply income standard among the village communities as well as urban slum communities as they are reluctant to divulge details of their income (Remenyi, 2000a). In the context of urban slums Swaminathan has also suggested that:

…..income poverty lines are inadequate measures of the deprivation of homeless households living in city’s slums. A feature of the environmental deprivations identified here is that they are characterised by large externalities, for example, the health hazards of open defecation. A rise in private incomes, unless so large as to allow the individual to move to another environment, is not sufficient to eliminate these deprivations (Swaminathan, 1995: 142).

Deprivation occurs when people are unable to reach a certain level of functioning or capability. According to Chambers (1989) deprivation is a product not just of material poverty, but of a set of interlocking factors, including physical weakness, isolation, vulnerability and powerlessness. Material poverty arises from a lack of assets, inadequate and unreliable stocks and flows of food and cash and low returns to labour despite high participation rate. Rakodi (1995a) argues that a household may be physically weak not because of lack of food, but also because of a lack of able-bodied adults, which occurs because of illness, disability, death, migration or the stage of household life cycle. However, the concept of deprivation adds further dimensions to income poverty, which are highly relevant to the situation of poor people. Commonly used indicators of deprivation were initially derived from the analysis of the characteristics of poor households based on household poverty surveys, and this may be one appropriate way of deriving such indicators (Rakodi, 2002a). The concepts in the livelihood framework seek to address:

…..some of the main shortcomings of a money-metric understanding of poverty and externally defined indicators of deprivation. In addition, they move beyond outcomes - states of poverty, deprivation or well-being - to processes of impoverishment, increased welfare, exclusion or inclusion (Rakodi, 2002a:6).
The issue of well-being is closely connected with vulnerability. Vulnerability is related to insecurity, sensitivity of well-being in the face of a changing environment, and a household’s reliance and ability to respond to risks and negative changes and to opportunities (Rakodi, 1999). According to Moser (1996) environmental changes that threaten well-being can be ecological, economic, social, or political, and they can take the form of sudden shocks, long-term trends, or seasonal cycles. Vulnerability is low when unexpected changes of environment can easily be accommodated with maintaining the same level of well-being. The more vulnerable one is, the more intensely will changes in the environment impact on one’s level of well-being.

…..well-being is understood as a continuum. One end of the continuum represents a state of well-being that is highly vulnerable to adverse changes in the urban environment. The other end of the continuum represents a state of well-being that is highly resilient in the face of adverse changes in the urban environment - whether these pose a threat to survival, security or quality of life (Coetzee, 2002:8).

**Household and livelihood systems**

Households, it is suggested, have access to a portfolio of assets both tangible, like stores of cash and food and resources such as land, physical investment or skills, and intangible, like claims on others and the government and access rights (Rakodi, 2002a). They make decisions about how the portfolio is used for earning, by disposal, to fulfil kinship obligations and responsibilities, to develop mutual support networks, or by changes to diet. The strategy open to a household depends both on the portfolio held and on the household's capability to find and make use of livelihood opportunities (Rakodi, 1995a; 2002a). According to Chamber (1989) the adopted strategies of households aim to cope with and recover from stress and shocks, by stinting, hoarding, protecting, depleting or diversifying the portfolio; to maintain or enhance capability and assets; and to provide sustainable livelihood opportunities for the next generation. Households faced with shock, stress or risk devise coping strategies to protect their social reproduction and enable recovery. These may be ineffective in the long-term by consumption declines and/or assets lost permanently, or if successive calls on particular strategies deplete the natural, social or financial resources on which households or communities call. Poverty is thus characterised not only by a lack of assets and inability
to accumulate a portfolio of them, but also by lack of choice with respect to alternative coping strategies (Rakodi, 1995a; 2002a).

Households seek to mobilise resources and opportunities and to combine these into a livelihood strategy which is a mix of labour market involvement, savings, borrowing and investment, productive and reproductive activities, income, labour and asset pooling and social networking (Grown and Sebstad, cited in Rakodi, 2002a). Both households and individuals adjust the mix according to their own circumstances and the changing context in which they live. According to Rakodi (2002a) economic activities form the basis of a household strategy, but to them, and overlapping with them, may be added migration movements, maintenance of ties with rural areas, urban food production, decisions about access to services such as education and housing, and participation in social networks.

Few households in poor countries are able to support themselves on the basis of a single business activity (farming or non-farm) or full-time wage employment. Given limited capital and skills, a poor person's scope for developing an enterprise with ample profit margins is limited and, in any case, the risk of relying on a single business is too great. Farm incomes or wages, moreover, have often fallen further and further behind the minimum required to support a family as recession and structural adjustment policies have bitten (Rakodi, 2002a:7).

A livelihood system of households encompasses income, both cash and in kind, as well as the social institutions (kin, family, village and so on), gender relations and poverty rights required to support and to sustain a given standard of living (Ellis, 1998). The livelihood system rests on the two concepts of 'household' and 'strategy'. Beall and Kanji (1999) refer to the most common contemporary definitions of households, which emphasise co-residence, the pooling of resources, the shared consumption of meals, living under one roof and/or on the co-ordination of activities. According to them households can not be assumed to be homogenous or to contain a unified degree of well-being, and support the notion of the household as a social unit in which gender relations need to be examined. Households of all kinds are characterised by power relations that manifest in particular - pattern of production, distribution and consumption (Coetzee, 2002). A household is also defined as “a person or co-resident group of people who contribute to and/or benefit from a joint economy in either cash or
domestic labour - that is, a group of people who live and eat together” (Rakodi, 2002a:7).

The concept of 'strategy' has the advantage of restoring agency to poor people, rather than regarding them merely as passive victims. However, there is doubt about the extent to which poor households have sufficient control over their assets and environment to be able to pursue goal-oriented behaviour, suggesting that most can merely react opportunistically to changing circumstances within or outside the household to try to defend themselves against further impoverishment, keep themselves on an even keel or engage in more risky but potentially more profitable economic activities that lead to increased prosperity (Rakodi, 2002a). The term 'household strategy' has been undertaken because of its implication that 'households' makes decisions and that these decisions are based on an explicit process of setting objectives and planning their achievement. Key dimensions in understanding the strategies adopted by households and the factors which enable some to flourish, others to cope and others to barely survive include:

(a) the external economy of the households, its relations with wider economic, political and social systems at community, city and national levels, and its access to resources, including land and services; (b) the social relations of production and power within the household with respect to the distribution of material resources among household members, the gender division of labour within the household, the household as a system of resource management and the intra-household distribution of welfare outcomes, and (c) changes over time attributable both to the life cycle, which may cause changes in the way which the household is embedded into a wider set of social relations, and to changes in the external context, which may propel households to recognise, thus changing intra-household social relations and distribution of resources (Rakodi, 1995a: 418)

For the purpose of the livelihood framework it will be assumed that households - as relatively bounded, though complex and heterogeneous - participate in livelihood systems, reflecting a mix of individual and household strategies. The particular livelihood system of household will present different patterns of vulnerability; some household members are likely to be more vulnerable than others, and members do not necessarily carry an equal burden in establishing greater household resilience. However, understood as a social unit, the particular livelihood system of a household will place its
members somewhere along the continuum of well-being between vulnerability and resilience (Coetzee, 2002).

Assets and vulnerability
The livelihood strategies available to individuals and households will depend largely on their access to resources or assets. Assets play a critical role in determining the relative resilience of individuals and households in the face of adversity (Moser, 1996). That’s why livelihoods approaches propose that thinking in terms of strengths or assets is vital as an antidote to the view of poor people as 'passive' or 'deprived'. According to Rakodi (2002a) central to the approach of urban livelihood is the need to recognise that those who are poor may not have cash or other savings, but that they do have other material or non-material assets - their health, their labour, their knowledge and skills, their friends and family, and the natural resources around them. The assets available are said to constitute a stock of capital at household, community and societal levels. Pryer categorised household assets/resources in the following ways:

(i) Material resources: These include assets and stores of value as well as money.
(ii) Human resources: The skills and capabilities of people within the households, including the age, gender, educational, skills, health and nutritional status of household members. (iii) Social resources: These include the set of relationships which a household has with other individuals, households and organisations which may be used to maintain or improve their situation. Such ‘claims’ to assistance may include claims on food, credit, labour or productive resources or services from kin, neighbours, labour groups, patrons, landlords and employers, from government, or from NGOs and the international community.
(iv) Environment and common property resources: Natural resources may be used by different kinds of households. These can be defined by clear property rights, or may be nationally common property. Within the urban context, common property resources may include water, grazing land, fodder materials, fuel, tress, natural vegetation and garbage. (v) Cultural resources: Those resources which are available to households due to their cultural or ethnic origin (Pryer, 2003:10).

The livelihoods framework suggests that there is a close link between the overall asset status of an individual, household or group, the resources on which it can draw in the face of hardship and its level of security (Rakodi, 2002a). Moreover, the assets available influence the scope for it to improve its well-being, both directly by increasing its security and indirectly by increasing people's ability to influence the policies and organisations which govern access to assets and define livelihood options (Rakodi,
A variety of options are available to poor households for the management of their assets:

…investment in securing more of an asset, as a way of ensuring long-term security, a hedge against uncertainty and a means of generating flows of income or production; substitution of one asset for another, for example compensating inputs of physical capital; substituting remittances from a migrant household member for his or her direct labour; disposal - the sale of assets such as livestock, land or jewellery, to compensate for a consumption shortfall or to release funds for investments; sacrifice, for example, inability to invest time and resources in fostering reciprocal social relations, thus reducing future ability to call on social capital; sacrificing children’s ability to earn adequate incomes in future by withdrawing them from school because of inability to pay fees or need for their labour (Rakodi, 1999: 318-9).

The assets which poor people possess or have access to, the livelihoods they desire and the strategies they adopt are influenced by the context within which they live (Rakodi, 2002a). This is conceptualised as having two broad dimensions: factors that influence their vulnerability, and policies, institutions and processes. Key features of poverty are a high degree of exposure and susceptibility to the risk of crises, stress and shocks, and little capacity to recover quickly from them. According to Carney (1998) it is necessary to analyse trends of resource stocks, demographic change, available technologies, political representation and economic trends, shocks though the climate and actual or potential conflicts to understand the sources of vulnerability. It is also necessary to understand culture as an explanatory factor in understanding how people manage their assets and the livelihood choices they make (Carney, 1998). According to Rakodi (2002a) it is also possible to distinguish between long-term trends, such as demographic trends or changes in the natural resource base, recurring seasonal changes, such as prices or employment opportunities, and short-term shocks, such as illness, natural disaster or conflict.

Vulnerability is linked with assets such as human investment in health and education, and also productive assets such as houses, domestic equipment, access to community infrastructure, stores of money, jewellery and gold, and claims on other households, patrons, governments and the international community for resources at times of need (Chamber, 1989). Analysing vulnerability involves identifying not only the threats to individuals and households and their assets, but also their resilience - their ability to
mobilise assets to exploit opportunities and resist or recover from the negative effects of
the changing environment (Rakodi, 2002a). The ability of households to avoid or reduce
vulnerability and to increase economic productivity depends on their initial assets and
on their ability to transform those assets into income, food or other basic necessities, by
intensifying existing, developing new, or diversifying their strategies (Moser, 1996;
1998; Rakodi, 2002a).

Community networks and social capital
The concept of ‘social capital’ has inspired widespread interest and debate over the last
decade and fits closely with notions of community networks and reciprocal structures
(Coetzee, 2002). Social capital is defined as rules, norms, obligations, reciprocity and
trust embedded in social relations, social structures, and society's institutional
arrangements, which enable its members to achieve their individual and community
objectives (Narayan, 1997). Levels of social capital and the ability to call on the social
networks involved vary in space and time. They may break down because of repeated
shocks like drought, economic crisis or physical insecurity like violence and crime
(Moser, 1996). Social networks are not all supportive of the poor or effective as social
capital and are generally thought to be less robust in urban areas because of the mobility
and heterogeneity of their populations. Closely linked to social capital is political
capital, based on access to the political process and decision-making, and best seen as
“a gatekeeper asset, permitting or preventing the accumulation of other assets” (Booth
et al. cited in Rakodi, 2002a:11).

Social capital is often linked to the concept of civil society, though it is not synonymous
with it (Mitlin, 1999). Civil society organisations can contribute to the development of
social capital, and also draw from it. Social capital is created when a group of
individuals or households organise themselves into larger entity, whether it is a
temporary or ongoing association (Coetzee, 2002). According to Mitlin (1999) social
capital is not invariably ‘good’ for the poor, or ‘good’ for pro-poor urban development.
Informal networks, clubs and groups also mediate power. As such, social capital can
serve to reinforce boundaries of inclusion and exclusion, affirm inequalities in
participation or decision making, and marginal individuals or households. Coetzee
(2002) argues that in urban settings, informal cultural networks can serve to transpose
ethnocentric or patriarchal rural arrangements that otherwise may have been under threat. The dual potential of social capital has been described as follows:

Social capital (or informal networks) built by households over generations in the village may take on a different form in dynamic, multi-cultural urban context where people come and go. This can induce new forms of social organisation at the community and city levels which provide the basis for more effective pooling of resources for lobbying of political leaders, engaging in partnership with civil society, the private sector and local government and for undertaking community development and management initiatives. It can also, however, promote an increasing sense of isolation as slum newcomers are denied the ‘citizenship rights’ of older occupants, and tenants are excluded from participating in community activities (DFID 2001: 10).

In social and political terms, the word ‘community’ is often used to denote the larger entity or context within which households live (Coetzee, 2002). While the notion of a homogenous, clearly bounded community is problematic even in a rural context, it is even more difficult to apply to an urban environment. Communities - especially in urban areas - are likely to shift and overlap in ongoing ways as individuals and households engage and disengage with larger groupings, move to different areas, and participate in multiple formal and informal networks (Coetzee, 2002). Moser (1996) emphasises the role that informal networks may play in the formation of more permanent social structure. According to her (1996) short-term reciprocity, centred mainly on money and responding to crises such as death and illness, and longer-term reciprocity in food, water, space and childcare are a precondition for the trust and cooperation that underline community based organisations. Mitlin (1999) draws attention to the potential of civil society organisations including community-based organisations to assist in the provision of goods and services that directly reduce poverty. Some community networks and groupings may also play a pivotal role in representing the interests of the poor to more powerful groups or agencies (Coetzee, 2002).

Individuals and households are seen to participate in livelihood systems that do not fall neatly into any single bounded ‘community’ (Coetzee, 2002). Rather, the context within which livelihood systems are enacted is understood as a terrain made of multiple networks. This terrain represents all the various ways in which individuals and households in urban areas find themselves to belong to or participate in larger groupings.
(Coetzee, 2002). It may include a more or less limitless variety of networks ranging in
the size, level of formality, degree of inclusivity and purpose. At least some networks
will require bad investments that undermine the safety or well-being of individuals and
households (Coetzee, 2002). Community networks are typically understood in a
livelihood framework as social capital but they are benign, helpful and redistributive
and need not necessarily be sustainable, especially in the case of poor households and
communities. As Beall (1995) has mentioned:

….from a policy perspective, it is important to remain clear that reciprocal
relations among the very poorest are particularly fragile and provide an
unstable base for long-term security. For social networks to constitute viable
and sustainable survival strategies, people require at least a minimum degree
of economic stability, social respect and organisational capacity (Beall,

Macro structures and processes
The incidence and characteristics of poverty at the regional/local levels result from the
interaction between macro - or meso-processes and policies and the particular
circumstances of regional/local economies, settlements and households (Rakodi, 1999).
The livelihood framework, therefore, further turns to the structures and processes in the
macro environment that impact on urban poverty and vulnerability.

Livelihood systems and community networks develop in the context of
shifting relationships between the state, market and society. These shifts are
significant for urban vulnerability as they entail a redistribution of power and
responsibility in relation to poverty reduction and development (Coetzee,

Khan (2002) draws attention to the globalisation of economic relationships; the trans-
nationalisation of economic policy; the reconfiguration of local power relations; the
impact of the information technology revolution; massive increases in inequalities
within and between developing and developed countries; the increasingly devastating
consequences of the ecological crisis; the rising power of organised crime across the
world and a growing association between some governments and criminal syndicates;
and the rising significance of associational forms of organisation in civil society in
developed and developing countries. Coetzee (2002) argues that the globalisation of
socio-economic relations, and the concomitant reconfigurations of power, has been
accompanied by changes in development and public management policy. New emphasis is placed on the legislative and facilitative role of government, accompanied by decentralisation and out-sourcing of service delivery. As Beall and Kanji have commented:

The emphasis by mainstream development agencies on partnership, decentralisation and ‘community participation’ has increased during the 1990s. Decentralisation has involved a shift in the role of central governments from direct providers of services to enables, creating a regulatory and financial environment in which private enterprises, households and community groups can play an increasing role in meeting their own needs. Responsibilities have shifted to local (public and private) levels. While decentralisation has the potential to provide new opportunities for previously excluded groups to participate in local planning process, much depends on local power structures and the mobilisation of resources often remains a critical problem (Beall and Kanji, 1999: 21-22).

Opportunities and constraints are thus not uniformly mediated through the national boundaries of government for households and community groups. According to Coetzee (2002) the division of labour, the exchange of resources and information, is sometimes less between countries and more between organisations, individuals, agencies and
networks. In a global economy where the dominant segments of capital flows, labour markets, production, management, information and technology operate simultaneously at a world level, power is not what can be consolidated, cohered or defended, but what can access, participate, shift and reconfigure (Coetzee, 2002). In this context Simone has commented:

The contemporary social actor must manoeuvre through flows of information which connote multiple and divergent realities (and course of action) and be capable of strategically intervening in circuits of flows (be they capital, informational, symbolic, or population flows) that largely become autonomous of any control centre (cited in Coetzee, 2002:17-18).

It would thus seem that current shifts in the macro environment present individuals, households and community network with a complex and paradoxical terrain. There is a broadening in the range and scope of possible assets that affect livelihood systems, and a proliferation of options for engaging in livelihood strategies (Coetzee, 2002). Cultural globalisation, while dominated by the Western media and market interests, nonetheless provides a broad range of trans-national information outputs and reference points - continuously offering new elements for the constellation of ideological and aspirational frameworks (Coetzee, 2002). Yet at the same time, effective participation in this field of potential is increasingly uncertain, fluid and unpredictable - especially for the urban poor in developing countries. The ‘entry level’ asset base required to negotiate the terrain and develop greater resilience is higher than ever before. In their reduced role, governments often offer little or no direct remedy for improving well-being to those outside the ‘game’.

Economic liberalisation, structural adjustment and globalization may have improved urban economic growth prospects in some countries, but they have widened the gap between the rich and the poor, and in many cases conditions of the urban poor have worsened. Structural adjustment policies, commercialization and deregulation have reduced the scope for governmental intervention on behalf of the poor, or made that intervention more indirect. Yet what governments (central or local) do or do not do still has a crucial impact on both urban economic growth and poverty, inequality and exclusion. At the same time, the range of actors has expanded, with the private sector, NGOs and grassroots organizations (GROS) playing more significant roles (Rakodi, 2001: 985).
For the purpose of this framework, the macro environment is seen to contain a number of globalised trends, which may vary in intensity and outcome across space and time. And the impact of these trends in different localities will be shaped by several factors including local urban contexts and modes of urban governance (Coetzee, 2002).

**Urban institutions and policies**

The phenomenal growth of cities in the developing world poses a huge challenge to the governments of the countries concerned, specifically to the planners and managers of the cities involved. In posing this as a challenge, there is an implicit assumption that governments should somehow intervene in order to control and organise the situation. The essential justification for government intervention in urban development is the failure of the market mechanism to provide an outcome which is satisfactory to society as a whole (Devas and Rakodi, 1993). But cities are distinctive economic, social and political entities. They have their own management systems, human and financial resource base, cultural patterns, and historical experiences. According to DFID (2001) the challenge for policy makers is to understand diversity between cities and the opportunities and constraints it presents along with the similarities between cities within and across national boundaries. Moreover, urban areas have different capacities to manage poverty and vulnerability, significantly shaped by the inputs of local stakeholders.

It is clear that the particular pattern of vulnerability in each urban area will be distinct, as will the opportunities each city or town provides for the development of sustainable livelihood systems. In addition, urban areas differ in their capacity to impact on urban poverty and vulnerability. Multiple local stakeholders play a role in determining this capacity. A city’s differential abilities to engage successfully with shifts in the global economy depends on the leadership and vision provided by local government and its essential role in the continuous upgrading of infrastructure, and the social structure, cultural and religious traditions of the urban area (Amis and Rakodi, 1995; Amis, 1999). While global and national changes undoubtedly help to see the economic scene at sub-national levels, these are not the only factors that impact on an urban area’s potential for economic growth (Coetzee, 2002). According to Vidler (1999) cities starting from comparable points of departure and under similar circumstances have shown divergent
economic growth patterns. She highlights several qualities of city governments - autonomy, resources, capacity, flexibility, entrepreneurship and legitimacy - as key variables that help determine conduciveness to economic growth. She further draws attention to improving infrastructure and reforming regulatory frameworks as important strategies for urban governments hoping to attract inward investment or include local growth.

Amis (1999) proposes that local governments do have room to reduce poverty and vulnerability, but this is constrained by their respective histories and experiences. According to him the task, therefore, is to increase this ‘space to manoeuvre’. He also draws attention to the need for labour-intensive economic growth accompanied by substantial and qualitative investments in social and human capital; a buoyant local revenue base that can increase as populations, expectations and prices rise; the importance of local partnerships or political coalitions amongst local government, the private sector and civil society; and understanding the transmission mechanisms whereby economic growth and decline are transmitted to the poor in the urban context, so that ‘trickle down’ can be facilitated while mitigating the worst effects of economic decline on poor households.

The urban context can be understood as the terrain that mediates the impact of macro structures and processes in a particular historical and spatial system (Coetzee, 2002). But at the same time, its particular history and resources, and the livelihood strategies of individuals and households shape it. The particular dynamics of networks and partnerships, and the practices of local institutions - both public and private also influence it (Coetzee, 2002). Urban governance can be described:

…as the mechanism through which macro, urban, local and livelihood systems converge and interact. Governance is generally understood as a broader concept than government. It is viewed as including all formal and informal processes through which interests and access to assets and opportunities are negotiated and mediated (Coetzee, 2002:21-22).

The governance literature generally accepts that actors have access to different levels of resources and relative bargaining strength. However, approaches differ as to whether a
single small elite invariably holds all the bargaining power, or whether there are multiple sets of elites holding influence over different, overlapping interests. Devas (1999) suggests that the later view possibly captures the dynamics of urban governance in most developing countries more accurately. He also draws attention to regime theory and literature on social capital that informs the discourse on governance and examines the conditions under which effective coalition can emerge for public purposes, or the conditions required to sustain reciprocal relationships that impact on the public realm:

Urban governance is concerned with the whole range of structures, processes and relationships between civil society and the local state which determine how a city functions and what takes place within it. It is much broader than just city government, although the city government, as an organization, may be the most obvious player. Thus urban governance includes a range of organizations that between them control or influence what happens within the civic-public realm at city level: national (and state level) government, local agencies of national (and state level) government, local agencies of national (and state) government, special purpose public agencies operating locally, private sector business, NGOs and a host of civil society organizations (Devas, 2002: 207).

An engagement within urban governance will be dependent on-and generate-multiple strategies. Amongst these, strategies that increase access, participation and security can be seen as strengthening the resilience of livelihood systems (Coetzee, 2002). According to Beall (2001) social resources of the urban poor, in the forms of their livelihood strategies and social networks, are as much as asset for urban development institutions and processes as they are for poor households and communities themselves.

…urban governments and other development institutions may come to rely on the social resources of poor urban communities, which may provide them with the justification and the means to abdicate responsibility for social development. That said, when the urban poor do engage in scaled-up public action, either in low-income areas or around workplace or interest-based issues, they may rock the boat. Furthermore, no matter how effective informal clientelist institutions might be for some of the urban poor in the short or immediate term, public action is important in terms of ensuring local democracy over the long term (Beall, 2001: 1021)

In fact, the livelihood framework on urban poverty represents an attempt to draw together some contemporary insights about livelihoods, social capital, globalisation and urban governance. The framework started from drawing literature on sustainable livelihoods in urban contexts. Then it has addressed the structure and process that
enable and constrain urban development in the developing world. An inclusion of both micro and macro level issues makes it an integrative framework of poverty in urban contexts.

4.5. Why the ‘urban livelihood framework’?

The theory of subsistence focuses on the absolute level of poverty and it defines the poor as those who are unable to achieve physical survival. Though subsequent studies on poverty were significantly influenced by the theory of ‘subsistence’, it is widely criticised as the concern of the theory has been with narrower concepts of income and the maintenance of physical efficiency (Townsend, 1979; Sen, 1981). The theory of ‘relative deprivation’ explains poverty in a relative sense and considers individuals, families and groups as poor when they lack the resources to obtain the types of diet, participate in the activities, and have the living conditions and amenities of urban life.

The theory of ‘relative deprivation’ is also criticised as essentially incomplete and supplements the earlier approach of absolute dispossession (Piachaud, 1987). The theory of ‘entitlement and capability deprivation’ focuses on basic capabilities - to meet nutritional requirements, to escape avoidable disease, to be sheltered, to be clothed, to be able to travel, to be educated, to live without shame, to participate in the activities of the community and to have self respect. The theory of ‘entitlement and capability deprivation’ is also not beyond criticism as it does not allow sufficiently for the social nature of people’s lives and needs, it is a sophisticated adaptation of individualism rooted in neo-classical economics (Townsend, 1993).

‘Socio-psychological theory’ explains marginality as the internal war between two worlds, one familiar and one enticing, but neither complete within this cultural hybrid (Simmel, 1988; Park, 1928). It reveals that the cause of marginality is not totally individual, since the contact of two cultures, or the phenomena of mass migration, is the prediction for the individual phenomenon to occur (Park, 1928; Stonequist, 1935). Yet the symptoms are sought on the internal psychological level. This dominant approach was seriously challenged by scholars who believed that marginality was a myth employed as an instrument for the social control of the poor, and a mechanism of collective consumption that determined the social order of the urban poor (Perlman, 1976; Castells, 1983). The theory of ‘culture of poverty’ explains urban poverty as a subculture through explaining various traits relating to the nature of the community, the
nature of the family, the characteristics of individuals and relationships with larger society. But the theory of the ‘culture of poverty’ has also come under close examination and there are criticisms of method, value loading of assumptions, ambiguity or imprecision, lack of evidence and logical inconsistency (Townsend, 1979). The theory of ‘urban political economy’ explains the issue of urban inequality and poverty in relation to macro economic and political systems. Despite this theory’s claims of supremacy for its scientific basis, it was also criticised for its overconfidence and ignorance of local issues as well as lack of empiricism (Walton, 1993).

It is evident that the existing theories of urban poverty and marginality have competed with each other from the start. But the ‘urban livelihood framework’ emerged as an integrated framework for studying poverty in urban contexts from a developing world perspective. It emerged through studies on poor communities in rural contexts and recently this framework has been used for analysing urban poverty. It focuses on livelihood systems as dynamic and complex constellations of shifting individual and household strategies that reflect varying degrees of vulnerability and resilience; the impact of household relations on livelihood systems, including the negotiation of differential roles and positions within households’ patterns of production and consumption; the asset base of households, that is the particular constellation of material and non-material assets and resources to which the household had access (Carney, 1998; Rakodi, 2002a; Coetzee, 2002). The framework also includes the macro process and structures that frame and impact on the urban environment and set parameters for urban trends and strategies; the demographic, economic, environmental, political and socio-cultural history, trends, structures and processes at work in the urban environment; the processes engaged with the mechanisms of urban governance; and urban strategies contributing either to increasing or decreasing urban households’ security in the urban environment, their access to resources, assets and opportunities, and their participation in urban governance (Coetzee, 2002).

The present study explores both the material and non-material dimensions of poverty in Dhaka City. It focuses on the adaptations of the urban poor there in terms of their poverty and vulnerability. Through critically reviewing the existing theoretical frameworks it found the ‘urban livelihood framework’ to be the most suitable for analysing urban poverty in Dhaka City. The reason being – this framework includes
poverty and deprivations, employment and livelihood strategies, access and well-being, family and community networking and community participation, which are also major issues of inquiry in the present research. It is true that the ‘urban livelihood framework’ also has some limitations in explaining non-material dimensions of poverty. And the other poverty theories - especially the ‘culture of poverty’ - may seem suitable for analysing the cultural dimensions of poverty. But this theory has many more problems than any other framework of poverty. Therefore, the present study has considered the ‘urban livelihood framework’ to be the most suitable frame of reference for analysing urban poverty and adaptations in Dhaka City. Along with the ‘urban livelihood framework’, relevant arguments from other frameworks are also relied on in this study to make it more comprehensive in nature.
CHAPTER- 5
METHODOLOGY

5.1. Introduction
This chapter deals with the methodology of the study on poverty and adaptations of the urban poor in Dhaka City. It starts with the strategy of the research, highlighting the theoretical basis of the study. It deals with the research questions and the research hypotheses derived from the theoretical premises - in particular the ‘urban livelihood framework’. The measurements of poverty and adaptation and the definitions of key terms used in this research have been clarified here. It also deals with the study areas and forms of habitats from where the subjects were recruited, and it outlines the sampling design for the study. The chapter explains the survey instrument, especially the questionnaire, the ways the survey was conducted and the problems encountered. It discusses how qualitative data was collected through personal observation and case studies to supplement quantitative data. The procedures of data processing and statistical techniques for bi-variate and multi-variate analysis for the survey data are explained. Ethical issues involved in this study are dealt with as well as how the study meets ethical requirements for research involving humans. Finally, the issues of how reliability and validity were ensured in data collection and data management are addressed.

5.2. The strategy of ‘theory to research’
The strategies of ‘theory to research’ and ‘research to theory’ are widely used in scientific research depending on the discipline and the nature of research topics.¹ The present study used a ‘theory to research’ strategy because of existing theoretical approaches on poverty and vulnerability in urban contexts. It reviewed relevant theoretical premises on poverty and vulnerability critically and used an ‘urban livelihood framework’ as the major guide of reference for analysing urban poverty and vulnerability in Dhaka City.

¹ There are two strategies of scientific research e.g. ‘theory to research’ and ‘research to theory’. The former strategy follows deductive logic as it derives from general (theory) to specific (data) and the latter strategy follows inductive logic as it derives from specific (data) to general (theory). For details please see Zetterberg, 1966; Reynold, 1971.
As explained in Chapter-4, an ‘urban livelihood framework’ helps to define the scope of the analytical basis for a livelihoods analysis by identifying the main factors affecting livelihoods and the relationships between them. It helps those concerned with supporting the livelihoods of poor people to understand and manage their complexity (Carney, 1998). In this framework poverty is characterised not only by a lack of assets and inability to accumulate a portfolio of them, but also by lack of choice with respect to alternative coping strategies (Rakodi, 2002a). Vulnerable households are forced to adopt strategies which enable them to survive but not to improve their welfare. In urban areas households seek to mobilise resources and opportunities and to combine these into a livelihood strategy which is a mix of labour market involvement; savings; borrowing and investment; productive and reproductive activities; income, labour and asset pooling; and social net-working (Rakodi, 2002a). Household members adjust the mix according to their own circumstances and the changing context in which they live.

The ‘urban livelihood framework’ argues that the poor may not have cash or other savings but they have other material or non-material assets - their health, their labour, their knowledge and skills, their friends and family, and the natural resources around them. Social capital is an important component of a ‘livelihood framework’. It is defined as rules, norms, obligations, reciprocity and trust embedded in social relations, social structures, and society's institutional arrangements which enable household members to achieve their individual and community objectives (Narayan, 1997). The ‘livelihood framework’ further turns to the structures and processes in the macro environment that impact on poverty and vulnerability of communities in urban contexts (Coetzee, 2002).

Following a ‘theory to research’ strategy a number of research questions were set up and hypotheses were formulated in reference to an ‘urban livelihood framework’. The research questions and hypotheses cover both the material and non-material dimensions of urban poverty and adaptations. The study aimed to answer these research questions and to test the formulated hypotheses through presenting empirical data.
5.3. The analytical framework

5.3.1. Research questions

The study mainly deals with the broad research question of how poverty impacts on the adaptations of the urban poor in Dhaka City. Based on this broad research question the study aims to answer the following specific research questions:

(i) What are the characteristics of poverty and vulnerability experienced by poor communities in the city?

(ii) What livelihood strategies have evolved in urban poor households to cope with their poverty and vulnerability?

(iii) How does poverty limit the urban poor’s access to essential urban infrastructure and social services?

(iv) Do family and social networking play significant roles in the urban poor’ adaptations?

(v) Why do traditional rural values prevail among poor communities despite living in an urban environment?

(vi) To what extent are poor communities integrated into city politics?

5.3.2. Hypotheses formulations

Hypotheses were formulated based on research questions and theories on poverty and adaptations, more particularly an ‘urban livelihood framework’. The issues addressed in the ‘urban livelihood framework’ were taken as the major areas of hypotheses formulations. Socio-demographic differentials in poverty and adaptations of poor households were addressed in the hypotheses formulations. What is more, the following hypotheses were formulated to be tested in this study:
1. Urban Poor settled in temporary habitats experience a higher level of poverty and asset vulnerability than those settled in permanent habitats.

2. Recent poor migrants (from outside Dhaka City) are poorer and more vulnerable in terms of their asset level in the city than long-term poor migrants.

3. Female-headed poor households face a higher level of poverty and asset vulnerability than male-headed poor households.

4. Poor households settled in squatter and resettlement neighbourhoods are more vulnerable in terms of housing quality than poor households settled in slum neighbourhoods.

5. Single-headed poor households are more connected with rural areas than poor households with two and more members.

6. Recent poor migrants are more dependent on social networking for adaptations to the city than long-term poor migrants.

7. The literate poor plan better for the future than the illiterate poor.

8. Long-term poor migrants plan better for the future than recently arrived poor migrants.

9. Urban poor settled in squatter and resettlements neighbourhoods are more integrated with urban politics than those settled in slum neighbourhoods.

10. Recent poor migrants are less integrated with urban politics than long-term poor migrants.
5.3.3. Measures of poverty and adaptation

The concepts of poverty and adaptation have been measured in this research by a set of socio-demographic, economic, physical, social, cultural and political variables. These are as follows:

Socio-demographic variables: neighbourhood and habitat types, age, gender, marital status, education, migration pattern, urban residence and household organisations

Economic variables: employment pattern, household income, household expenditure, consumption pattern, savings, loans and household assets

Physical variables: access to land, quality of housing, urban infrastructure facilities and neighbourhood environment

Social variables: access to social services, family pattern, social networking and urban-rural ties

Cultural variables: behavioural patterns, values and practices, attitudes, lack of knowledge, world views, fatalism and future planning

Political variables: informal power structure, participation in city politics, affects of urban policies and urban protests

5.3.4. Definitions of key terms

Urban poverty

The following definition of urban poverty developed by the World Bank (2001) has been used in this study as a working definition:

Urban poverty is a multi-dimensional phenomenon, and the poor suffer from various deprivations, e.g., lack of access to employment; adequate housing and services; social protection; and lack of access to health, education and personal security (World Bank, 2001a:1).
Adaptation
The definition of ‘adaptation’ in this research is based on an approach similar to that of Taft (1988), who suggested that it was desirable:

To approach the adaptation process functionally, by looking at the history of the individual’s aspirations, expectations, learning and coping strategies, and attitude changes, and structurally by analysing the internal and external status of the migrant (Taft, 1988:154).

Slum
The definition of ‘slum’ developed for the Census of Slum-1997 has been used for the present study. This definition is:

A slum is a cluster of compact settlements of 5 or more households which generally grow very unsystematically and haphazardly in an unhealthy condition and atmosphere on government and private vacant land. Slums also exist in the owner based household premises. This is characterized by predominantly very poor housing structure; very housing density; generally slum settlements grow on govt./semi govt. vacant land and public owned places, abandoned buildings/ places or by the side of the road; slum housing materials are very cheap and of low quality such as old gunny bags, polythene, straw etc. and have lower height in comparison with other normal structure; having poor sewerage and drainage or even it has on such facilities; inadequate, unhealthy drinking water supply; prevailing unhealthy atmosphere; insufficient or absence of street lighting; little or no paved street; and slum settlements are inhabited by poor, uneducated and below poverty level people (BBS, 1999: 2-3).

Household
The definition of ‘household’ used in the Bangladesh Population Census-2001 has been adopted in the present study. This is:

Person or persons having relation or not, living together and taking food from the same kitchen is considered as a household (BBS, 2003:7).

Dhaka SMA/Megacity
The present study uses the definition of Dhaka Megacity based on Bangladesh Population Census- 2001. It states:

The city corporation of the country and the adjacent areas having urban characteristic have been termed as Statistical Metropolitan Areas. The entire area of Dhaka City Corporation and the thanas of Gazipur Sadar,
Narayangong Sadar, Bnadar, Savar and Keraniganj are included in Dhaka Megacity. The adjusted population of Dhaka Metropolitan Area is 10712206. Dhaka is the only megacity of the country (BBS, 2003:28).

5.4. Selection of study areas and subjects

5.4.1. Study areas

The study was conducted in Dhaka City, Bangladesh, which has been transformed into a megacity in recent times. The magnitude of poverty in the city in terms of both percentage and the absolute number of people below the poverty line remains quite staggering (Islam et al., 1997). About one third of the city’s population is living in slums and squatter settlements, mostly found on the urban fringes due to the increasing value of urban land. The study has been conducted in three of the greater thanas of this city, namely Mirpur, Mohammadpur and Demra, where most of the city’s poor live. The brief descriptions of the study areas that follow are made based on the Bangladesh Population Census-1991, Community Series, Zila: Dhaka (BBS, 1993).¹

Mirpur

Mirpur, the most populous thana of the Dhaka City Corporation evolved in 1962.² This thana occupies an area of 58.66 sq.km, including 1.03 sq.km. of river. The thana is bounded on the north by Tongi thana of Gazipur district, on the east by Uttara and Cantonment thanas, on the south by Mohammadpur thana, and on the west by Savar thana. The decadal population growth rate of this thana is 93.13% and the annual compounded growth rate is 6.80%. In this thana 17.42% of the dwellings are made of straw/bamboo, 27.54% are made of cement, and 55.04% are made of a combination of different types of materials. In this thana, 21.41% of the households use a tube-well, 71.90% use a tap, 5.14% use a dug-well, 0.62% use a pond and 0.93% use the canal/river as the main source of drinking water. In Mirpur thana, 67.92% of households have sanitary latrines. A total of 27.11% of the households have non-sanitary latrines

¹ The study areas were selected based on the Community Series, Zila: Dhaka complied from Bangladesh Population Census-1991, because during the period of field study the Community Series, Zila: Dhaka was not compiled from the Bangladesh Population Census-2001.

² The clusters of slums and squatters settlements were selected from greater Mirpur thana. Pollobi was under greater Mirpur thana and recently became a new thana. No separate statistics were available on new Pollobi thana during the study period. The description of Mirpur thana has been based on the Bangladesh Population Census-19991, Community Series, Zila: Dhaka includes Pollobi.
Map-5.4.1: Map of Dhaka City and the study areas

Source: http://www.geocities.com/prevent_dengue/citymap.html
Mohammadpur
Mohammadpur is a thana of the Dhaka City Corporation, the seventh largest thana of Dhaka district in terms of population. This thana occupies an area of 11.65 sq.km. including 0.49 sq.km of river. Mohammadpur thana is bounded on the north by Mirpur and Cantonment thanas, on the east by Tejgaon thana, on the south by Dhanmondi thana and on the west by Savar thana. The thana has a population of 316,203 of which 173,977 are males and 142,226 are females. The decadal population growth rate is 43.98% and the annual compounded rate is 3.71%. In this thana 22.67% of the dwellings are made of straw/bamboo, 36.07% are made of cement and 41.26% are made of a combination of different types of materials. In Mohammadpur thana 20.53% of the households use a tube-well, 76.94% use a tap, 1.17% use a dug-well, 0.41% use a pond and 0.94% use the canal/river as the main source of drinking water. Furthermore, 66.77% of households have sanitary latrines. A total of 28.24% have non-sanitary latrines, while 4.99% have no toilet facility. In this thana 1.55% of the households depend on agriculture as the main source of household income: 0.50% on cultivation/share cropping, 0.40% on livestock, forestry and fishery, 0.02% on pisciculture while 0.63% work as agriculture labour. Other sources of household income are non-agricultural labour (2.95%), business (22.11%) and various forms of employment (32.91%).

Demra
Demra is one of the largest thanas of the Dhaka City Corporation and evolved in 1976. It occupies an area of 47.35 sq.km. including 2.05 sq. km. of river. The thana is bounded on the north by Gulshan thana and Rupganj thana of Narayangong, on the east by Rupganj thana of Narayangong, on the south by Keraniganj and Narayanganj Sadar thana and on the west by Sabujbag, Motijheel and Sutrapur thanas. The decadal
population growth rate is 78.42% and the annual compounded growth rate is 5.96%. In this thana 10.26% of the dwellings are made of straw/bamboo, 20.95% are made of cement, and 68.79% are made of a combination of different types of materials. Distribution of households by type shows that 90.75% are dwelling units, 0.43% institutional units and 8.82% other units. In Demra thana 61.18% of the households use a tube-well, 37.29% use a tap, 0.26% use a dug-well, 0.65% use a pond and 0.62% use the canal/river as the main source of drinking water. Furthermore, 63.96% of households have sanitary latrines. A total of 34.42% of the households have non-sanitary latrines while 1.62% of the households have no toilet facility at all. In the thana, 3.12% of the households depend on agriculture as the main source of household income with 1.09% on cultivation/share cropping, 0.47% on livestock, forestry and fishery, 0.02% on pisciculture and 1.54% works as agricultural labour. Other sources of household income are non-agricultural labour (2.20%), business (24.28%) and various forms of employment (33.92%).

5.4.2. Types of poor habitats
Based on the previous slum studies conducted by Shakur (1987), CUS (1990; 1993; 1996), BBS (1999) as well as the researcher’s personal observations, slums have been categorised into the following types:

Type-1: Jhupri/ tong/ chhait: Jhupri has a ceiling which is less than four feet and is constructed of very cheap materials like straw, bamboo, grass, leaves, polythene sheets, gunny bags and so on. Tong, a purely temporary structure, is built on bamboo pillars in low lands and with the cheapest construction materials. Chhait is a half arch shaped small structure open at the front and the rear. It is very low so that the inhabitants enter by crawling and can hardly sit upright inside. As jupri, tong and chhait are almost similar in terms of tenure security, construction materials and land ownership, they have been categorised in the same category.

Type-2: Tin-shed: A tin-shed is generally a structure of normal height with a roof made of corrugated/plain tin sheets. It does not have any walls made of bricks. These types of dwellings are also created temporarily on vacant (private and public) land and are comparatively more stable and protected than jhupri/ tong/ chhait. In many instances
the land is leased from owners and the dwellings are made for low-income city dwellers.

**Type-3: Semi-pucca/ pucca:** Semi-pucca is a structure of normal height with walls made of bricks. The roof is generally made of any material (other than cement/concrete). The pucca structure has its roof and walls made of bricks and mortar. A very small portion of the urban poor live in these dwellings and those do have access to some urban services like sewerage, water supply and waste disposal. These types of dwellings are categorised as permanent types of poor habitats.

### 5.4.3 The subjects of the study

The subjects of the study were selected from nine clusters of slums located in greater Mirpur, Mohammadpur and Demra thanas of Dhaka City. The poor living in the various housing structures outlined above have been selected from three clusters in Mirpur thana. The poor who were evicted from the city centre have settled in Utttar Kalshi temporarily with the permission of the city development authority. The poor who have settled in the Ceramic Basti for a considerably long period of time have done so due to available jobs in the adjacent ceramic industries. And a number of the poor were forced to resettle in bastohara (resettlement camp) immediately after the independence of the country. The subjects were selected from another three clusters of slums in Mohammadpur thana, which were mostly developed on vacant (private and public) land. The poor have settled on both sides of Ring Road and Beribad temporarily and city development authorities frequently evict them without warning. The poor living in the Adabor area pay rent and have better housing conditions.

The subjects of the study have also been selected from another three clusters of slums in Demra Thana. Per Gandaria and Jurain Rail Gate are very old city slums, where the poor mostly live in jhupri and chhait. These poor mostly work in different manufacturing industries located in the old part of the city. A small portion of the subjects are living in tin-shed and semi-pucca/pucca housing located in Kazla, where the economic situation is relatively better.
Table 5.4.1: Study locations by areas and types of habitats

<table>
<thead>
<tr>
<th>Thanas</th>
<th>Clusters</th>
<th>Type of habitats</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mirpur</td>
<td>Uttar Kalshi</td>
<td>Jhupri &amp; Tin-shed</td>
</tr>
<tr>
<td></td>
<td>Ceramic Basti</td>
<td>Jhupri</td>
</tr>
<tr>
<td></td>
<td>Bastohara</td>
<td>Semi-pucca &amp; Pucca</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>Ring Road Basti</td>
<td>Jhupri</td>
</tr>
<tr>
<td></td>
<td>Adabor</td>
<td>Tin-shed &amp; Semi-pucca</td>
</tr>
<tr>
<td></td>
<td>Beribad</td>
<td>Jhupri &amp; Tong</td>
</tr>
<tr>
<td>Demra</td>
<td>Par Gandaria</td>
<td>Jhupri &amp; Chhait</td>
</tr>
<tr>
<td></td>
<td>Jurain Rail Gate</td>
<td>Jhupri &amp; Chhait</td>
</tr>
<tr>
<td></td>
<td>Kazla</td>
<td>Tin-shed, Semi-pucca &amp; Pucca</td>
</tr>
</tbody>
</table>

5.5. Data collection and data analysis

5.5.1. Sampling for household survey

Sampling is a compromise between technical efficiency and time and resources. It, as Sprent (1988:188) points out, “provides a mechanism whereby we can make an estimate of population characteristic and get, based on probability theory, a numerical measure of how good that estimate is.” Moser and Kalton (1983) list several advantages of this method: first, in contrast to a complete enumeration of the population, the data are cheaper to collect. Second, it requires fewer people to collect and analyse. Third, it saves time as a sample is quicker to analyse and process. Fourth, it often permits a higher level of accuracy as the sample size allows a check on the accuracy of the design. Finally, fewer cases make it possible to collect and deal with more elaborate information from each.

The samples of the current study were drawn from three strata. The first stratum is comprised of poor households living in habitat type-1 (jhupri/tong/chhait), the second stratum is comprised of poor households living in habitat type-2 (tin-shed), while the third stratum is comprised of households living in habitat type-3 (semi-pucca/pucca). The sample from the total households was selected proportionately. The highest number of households has been selected from the first and second strata, as these forms of slum settlements are predominant in the study locations as well as in other parts of the city.
Following the Census of Slum Areas-1997 the households have been selected proportionately from Mohammadpur, Mirpur and Demra thanas.

Table 5.5.1: The number of households surveyed by areas and habitat types

<table>
<thead>
<tr>
<th>Thanas</th>
<th>Number of households</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Habitat type-1 (jhupri/tong/chhait)</td>
<td>Habitat type-2 (tin-shed)</td>
</tr>
<tr>
<td>Mirpur</td>
<td>95</td>
<td>63</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>53</td>
<td>105</td>
</tr>
<tr>
<td>Demra</td>
<td>80</td>
<td>14</td>
</tr>
<tr>
<td>All</td>
<td>228</td>
<td>182</td>
</tr>
</tbody>
</table>

In this study 500 households were surveyed of which 228 have been selected from the habitat type-1 consists of jhupri, tong and chhait. As the poor in Mirpur and Demra are mostly living in these types of habitats, most of the households living in these habitats were selected from these two thanas. Only 53 households living in these habitats were selected from Mohammadpur thana. In Mohammadpur thana most of the poor households live in tin-sheds and therefore out of 182 households in this category, 105 households were selected from this thana. Whereas only 63 and 14 households living in tin-sheds were selected from Mirpur and Demra thanas respectively. The number of households living in semi-puca/pucca housing was comparatively higher in Mohammadpur and Demra thanas and therefore out of 90 households of this category 68 were selected from these two thanas and only 22 households of this category were selected from Mirpur thana. As the numbers of poor households are comparatively higher in Mohammadpur and Mirpur thanas, out of 500 households 195 and 180 were selected from these two thanas respectively and the remaining 125 households were selected from Demra thana.

5.5.2. Conducting the survey

The survey was conducted during October 2002 to July 2003. It may well be asked why such a survey method was used as the prime method of data collection for the present research. Considering a number of factors such as scope, availability of funding, time
and precision a survey by structured questionnaire was chosen for collecting data from poor households in Dhaka City. As Sarantakos (1998) points out, surveys are the most commonly used method of data collection in the social sciences, especially in the discipline of sociology. According to Yin (1994) for an explanatory study on real life situations over which the researcher has little or no control, a survey is the most appropriate approach to use. Kothari (1994) has also outlined a number of merits of this method: first, the low cost, even when the universe is large and is widely spread geographically; second, it is free from the bias of the interviewer; answers are in the respondent’s own words; third, respondents have adequate time to give all thought out answer; fourth, respondents who are not easily approachable, can also be reached conveniently; finally, the result can be made more dependable and reliable. Considering these advantages, the survey method has been used for data collection in the present research.

Before formally starting the survey a preliminary contact was made with the subjects in order to ‘build rapport’. Even so, at the beginning many people were reluctant to speak to the researcher, believing that trouble may arise from such an interview. After much persuasion, discussion and explanation they permitted the survey to be carried out. Nonetheless some of them asked how they would benefit from giving this information. An explanation for their reluctance is that government, non-government and international organisations frequently approach them to provide information.

The survey was conducted through a detailed semi-structured questionnaire. Each interview took at least 30 minutes to 45 minutes. In most of the cases household heads were selected for an interview. But in some cases it was not possible to interview household heads due to their busy work schedule and in such instances data were collected from their spouses or other household members. In many cases information on the household was collected from more than one household member to crosscheck provided data. Due to the general lack of privacy in slum settlements neighbours or friends of households often interrupted the interviewing, which was otherwise strictly controlled. Although a detailed survey questionnaire was used for data collection, necessary notes were also taken during interviewing on a blank sheet of the
At the beginning, prevailing hostile political situations created through recent evictions in the slums delayed the commencement of the survey. Moreover, during the survey some difficulties were also encountered at all the study sites. Some young thugs, locally known as *mastans*, initially created problems by trying to stop the common slum dwellers cooperating with this research. The subjects accepted the invitation to cooperate once they learned the objectives of the survey and the affiliations of the researcher. Finally, the problems associated with rainy season made the survey difficult from time to time, as it was impossible to enter some of the household clusters which were flooded with water and filth. However, such occasions offered the researcher the opportunity to witness the capacity of the residents to cope with difficult situations in such urban conditions.

5.5.3. Qualitative study

The study is the product of the pragmatist paradigm that combines qualitative and quantitative methods for data collection, which is strongly recommended by Tashakkori and Teddlie (1998). The study has employed very useful techniques for collecting qualitative data on the adaptations of the urban poor in Dhaka City. The importance of the qualitative techniques in studying coping strategies has been widely acknowledged by researchers (Lewis, 1959; 1966; Safa, 1974; Wallace et al., 1987; Hussain, 1996; Hossain and Humphrey, 2002). Brief life stories are important techniques in collecting qualitative data for social research. According to Wallace et al. (1987) life stories are valuable to researchers because they are often a means of obtaining information about a person’s concept of self and perceptions of his or her social and natural universe. It is possible to further explore the culture in which a person lives and operates through life stories. Life stories have been found to be a valuable source of information particularly when information on subjects is lacking and they possess a very low degree of educational attainment (Hussain, 1996). The personal observations of the researcher are

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¹ Dr. Mahbub Uddin Ahmed, a sociology professor from the University of Dhaka, Bangladesh was arranged as a local field supervisor. He closely supervised the field survey in Dhaka City.
also an important source for qualitative data, and are also widely accepted in social research.

In this study qualitative data from brief case stories - in the forms of narrative analysis and biographical approaches - were collected mainly to complement the quantitative data collected through the household survey. Fifteen in-depth interviews were undertaken from three research sites. To complete an in-depth interview the researcher met at least twice or three times with the household members. These subjects were selected for their in-depth life stories purposively. To cover various forms of urban adaptations the life stories of the urban poor were collected focusing on their economic, physical, social, cultural and political adaptations. Beside these useful life stories, personal observations were noted during the fieldwork. The activities of the poor communities were closely observed by participating in social, cultural and religious gatherings with the poor. Through day to day visits a very close relationship was developed and both parties entertained each other over tea, biscuits and cakes. Sometimes the researcher spent hour after hour chatting with the poor communities, which also helped to collect qualitative data for the research project.

5.5.4. Study instruments

Survey questionnaire

It can not be ignored that historically the survey method of investigation has been linked with the use of a fixed format questionnaire which is designed so that the information on it can be relayed in a computer reasonably fast and straightforward manner (Marsh, 2003). For conducting the research a set questionnaire was developed based on the research objectives after consultation with research supervisors before going in to the field. The questionnaire was then translated into the Bengali dialect. Prior to the survey a draft questionnaire was used for pre-testing with thirty respondents from selected research sites contains all forms of poor habitats to get an indication of the duration of the interviews, suitability, the flow of sequence in the questions as well a pattern of expected results. After pre-testing, the results were analysed by bi-variate descriptive statistics and the questionnaire was revised as required with the consultation with supervisors.
The final questionnaire (Appendix-1) had sections covering various aspects of the adaptations of the urban poor. It deals with information on neighbourhood and habitat types, demographic characteristics of the respondents, patterns of migration, and household characteristics. It also deals with employment patterns, income and expenditure and household assets and their access to environmental and social services, in order to explain the faces of poverty and urban livelihood. The questionnaire includes information on poor families and their networking within their communities, to document social dimensions of urban adaptations. To explain cultural adaptations the information on behavioural patterns, cultural practices and attitudes and knowledge level were included in the questionnaire. The survey questionnaire also includes information on informal power structures, participations in city politics and the impact of polices relating to the regulation of slums and low income activities on the livelihoods of the urban poor. In order to obtain directly comparable material, the questionnaire had structured questions, but open-ended questions were also included to gain wider insights into the poor’s perceptions.

**Queries and ‘theme-list’ for ethnography**

A theme-list covering various aspects of household adaptation guided the in-depth interview for the life stories of the urban poor. This theme-list was based on a series of discussions with the poor communities studied and the initial findings of the household surveys. These activities were conducted in all of the selected research sites. ‘Long’ field-notes were taken summarising each of the life stories. Only the issues that were mostly raised by the participants to explain their poverty and adaptations are presented with the quantitative survey data.

**5.5.5. Techniques of data analysis**

There are number of phases of data preparation and analysis in arriving at the results of this study. The data obtained through the survey have been edited and coded simultaneously. Through editing it was verified whether questionnaires were correctly filled in and the skip patterns were followed. It was verified whether there is a consistency among the recorded responses. Open-ended responses are recorded verbatim and these verbatim responses have then been categorised by their commonness and frequencies. Coded data have been entered into a computer database using Statistical Software SPSS (Version 10.0). Then data were run for cross tabulation and
rechecked to find out inconsistencies and errors of coding. This phase of data preparation ensured that few, if any, minor numerical errors in coding would inadvertently be incorporated into later procedures creating the possibility of misleading results.

In the study, survey data have been analysed by using both descriptive and inferential statistics. While descriptive statistics are mainly used to classify and summarise the numerical data, the inferential statistics were used to make inferences by using the corresponding characteristics of the sample households. A series of statistical analyses were performed to produce descriptive and inferential measures. At the first stage of analysis, data on socio-demographic characteristics, different forms of adaptations of poor households have been classified and analysed by frequency distribution, measures of central tendency and measures of dispersions where percentage, mean and standard deviations are especially used. At the second stage of the analysis, the relationships among socio-demographic variables and variables of urban adaptations have been analysed by the chi-square test and co-efficient of correlation. In the final stage of the analysis, the influences of socio-demographic variables on household adaptations have been analysed by techniques of multi-variate analysis, especially multiple regression in which two or more predictor variables are regressed onto a single criterion variable. Multiple regression is used to help identify combinations of two or more predictor variables for some specific criterion variables (Argyrous, 2000). Often, in the process of identifying the best combination of predictor variables, the confounding effects of spurious relationships are eliminated by controlling certain variables (Ellis, 1994). However, in the present research the selection of variables for inclusion into a multiple regression model was based on prior knowledge and univariate analysis results and several significant predictors were found, although some of them were not strong.

5.6. Ethical issues

The ethical implications of social research have been given more institutional attention in recent years. These concerns, which relate to survey research as much as to other forms of social sciences, have led to most professional research organisations and professional associates developing codes of ethics to govern the way in which surveys are conducted. The Higher Research Ethic Committee of the University of New South
Wales¹ examined the procedures and instruments to be used in conducting the survey very carefully and finally approved it.

An arrangement was made with a local organisation to employ the subjects.² It became easier for the researcher to conduct the research due to his previous experience in conducting research with vulnerable urban groups. As per the rules of the ethics committee the study purpose was clarified to the subjects before starting their interviews. It was also assured that their participation in this research has been voluntary and they could withdraw from the research at any stage. The subjects were also assured that the information provided in the interview will remain strictly confidential, except as required by law and persons interviewed will be anonymous. After finishing the survey and computerisation of data the questionnaires have been preserved safely.

5.7. Validity and reliability

The quality of data largely depends on a researcher’s skill. In this study the researcher has tried to ensure the validity and reliability of both quantitative and qualitative data. The survey questionnaire was designed with logical consistency so that inaccurate data on some issues were easily crosschecked with each other. As the survey was conducted at the place where the subjects were living it was easier for the researcher to check some data during interviewing. In many instances, where the respondents were confused or lacking information, data were also collected from other household members simultaneously to ensure the quality of the survey data. Moreover, as the subjects were assured by the non-partisan position of the researcher they provided data without hesitation or doubt. This - no doubt - helps to ensure the quality of survey data.

¹ The Higher Research Ethic Committee (HREC), UNSW is the body to ensure ethical issues in research involving humans conducted by university communities. As the present research involves humans, it needed approval from the research committee before the commencement of field investigation in slums and squatter settlements Dhaka City.

² An arrangement was made between HREC, UNSW and the Centre for Women and Children Studies (CWCS), Dhaka to ensure the ethical issues involved in this research were upheld. Professor Ishrat Shamim, President of CWCS provided assistance through her research staff in employing the subjects of this research.
The involvement of this researcher in all phases of qualitative data collection provided confidentiality and greatly helped in maintaining detailed records of the responses. The length and intensity of the interview sessions help the researcher to observe the subjects more closely. This provided an opportunity to check the validity and reliability of ethnographic data. Like other sophisticated studies the study design of this research also made it possible to triangulate the qualitative findings from core respondents with the findings derived from personal observations and secondary records. To maintain the richness, originality and authenticity, the qualitative findings were often transcribed verbatim by retaining the original dialogues/languages and accounts, which ultimately allowed the researcher to organise the data manually using long-field notes.

Despite the above measures, the validity of responses could not be totally assured, as in any research of this nature. Although there is no basis to suspect that the data are an inaccurate representation of the urban poor living in slums and squatter settlements, the potential biases inherent in the convenient sampling procedures within each cluster must be kept in mind when considering the feasibility of the study.
CHAPTER-6
FINDINGS

6.1. Introduction
This chapter deals with the findings of the study on the urban poor’s adaptations in Dhaka City. As explained in Chapter-5, the subjects were selected from Mirpur, Mohammadpur and Demra thanas where the concentration of poor communities is comparatively high. The survey questionnaire was developed to investigate adaptations of the urban poor following the ‘urban livelihood framework’ as a guide to the areas of questioning. The questionnaire covers the issues of employment, income, expenditure and consumption, household assets and vulnerability, access to infrastructure and social services, family and community networking, values and the cultural system, and community participations, all of which are addressed in the livelihood framework. Qualitative data were also collected through in-depth interviews to supplement the survey data.

The results outlined in this chapter are presented in three broad sections based on the survey questionnaire. Relevant qualitative data have also been used in sections. The first section deals with socio-demographic characteristics of the respondents. This includes neighbourhood and habitat type, demographic characteristics such as age, gender, marital status and educational level, migration and residence patterns and household characteristics of the subjects. The second section deals with the features of poverty and vulnerability of poor urban households. It includes employment and income pattern, expenditure and consumption pattern, household loans, savings and asset level and access to urban infrastructure and social services. The final section deals with different forms of adaptations of the urban poor. This includes family, social and community networking, cultural values and practices and participation in urban politics.

The survey reveals that the subjects of the study face extreme poverty and vulnerability in terms of their employment, income and consumption, housing and access to infrastructure and social services. Their level of poverty and vulnerability determine their urban adaptations - especially their family and community networking, behaviour
and cultural practices and political integration. Their poverty and adaptations in the city are determined by their socio-demographic differentials.

6.2. Socio-demographic characteristics of the respondents

6.2.1. Neighbourhood and habitat types

The urban poor surveyed in this study were recruited from three neighbourhoods falling under administrative units of the city called thanas. Table-6.2.1 shows that 36% of the total respondents were recruited from Mirpur, another 39% of the total respondents were recruited from Mohammadpur and the remaining 25% were recruited from Demra. The percentage of the ‘absolute poor’ is higher than the ‘hardcore poor’¹ in both Mirpur and Mohammadpur. The percentage of the hardcore poor (32.1%) is much higher than the absolute poor (19.4%) in Demra, as a higher proportion of hardcore poor have settled in this neighbourhood.

Table-6.2.1: Neighbourhoods of the respondents

<table>
<thead>
<tr>
<th>Neighbourhoods (thanas)</th>
<th>Hardcore poor (n= 221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mirpur</td>
<td>30.8 (68)</td>
<td>40.1 (112)</td>
<td>36.0 (180)</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>37.1 (82)</td>
<td>40.5 (113)</td>
<td>39.0 (195)</td>
</tr>
<tr>
<td>Demra</td>
<td>32.1 (71)</td>
<td>19.4 (54)</td>
<td>25.0 (125)</td>
</tr>
</tbody>
</table>

Table-6.2.2: Habitat types of the respondents

<table>
<thead>
<tr>
<th>Habitat types</th>
<th>Hardcore poor (n= 221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jupri</td>
<td>60.2 (133)</td>
<td>34.1 (95)</td>
<td>45.6 (228)</td>
</tr>
<tr>
<td>Tinshed</td>
<td>34.8 (77)</td>
<td>37.6 (105)</td>
<td>36.4 (182)</td>
</tr>
<tr>
<td>Semi pucca/pucca</td>
<td>5.0 (11)</td>
<td>28.3 (79)</td>
<td>18.0 (90)</td>
</tr>
</tbody>
</table>

¹ In determining poverty lines the method of calorie intake used by the Bangladesh Bureau of Statistics is often criticised for its reliance on faulty recalling techniques. In this study the urban poor have been categorised as hardcore and absolute poor based on household income. Although the categorisation of poor based on household income has a limitation in the analysis of relationship between household size and poverty, it generally gives a good measure of poverty (Islam et. al., 1997). Due to given declining purchasing capacity respondents with monthly incomes up to 3500Tk. are categorised as hardcore poor and respondents with monthly income of 3501Tk. or more are categorised as absolute poor. In order to better understanding this, it needs to be mentioned here that at the period of the fieldwork (June 2003) 1 AUS$ was equivalent to approximately 40 Bangladeshi Taka (Tk.). But presently (March 2006) 1 AUS$ is equivalent to 50 BD Taka due to a devaluation of the Bangladeshi currency.
The urban poor live in a variety of habitats such as jupri, tin-shed and semi-pucca/pucca (were defined in Chapter-5). Table-6.2.2 shows that 45.6% of the total respondents were living in jupri, the most vulnerable form of habitat. More than 60% of the hardcore poor were living in jupri alongside about 34% of the absolute poor. Another 36.4% of the total respondents live in tin-sheds. Both the hardcore and absolute poor are almost equal in numbers in terms of tin-shed habitation. The table also shows that the remaining 18% of the total urban poor reside in semi-pucca/pucca habitats, which is less vulnerable. Only 5% of the hardcore poor live in this less vulnerable habitat whereas 28.3% of the absolute poor live there.

6.2.2. Demographic characteristics

Age

The distribution of the respondents by age is presented in Table-6.2.3. It appears from the table that a small proportion (9.2%) of the respondents are in their twenties. The respondents are mostly distributed among the age groups of 21-30 years (29.8%), 31-40 years (28.8%) and 41-50 years (22.4%). The remaining 9.8% are in the age group of 51 years and above. Table-6.2.8 shows the mean age as 36.41 years with a wide variation in age of the respondents (std. dev 12.32). The percentages of hardcore poor are higher in all of the age groups except the age group of 41-50 years. Table-6.2.9 does not indicate any asymmetric relationship between age and the poverty level of the respondents (λ=.00).

Table-6.2.3: Age structure of the respondents

<table>
<thead>
<tr>
<th>Age</th>
<th>Hardcore poor (n= 221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 20 yrs</td>
<td>9.5 (21)</td>
<td>9.0 (25)</td>
<td>9.2 (46)</td>
</tr>
<tr>
<td>21-30 yrs</td>
<td>30.8 (68)</td>
<td>29.0 (81)</td>
<td>29.8 (149)</td>
</tr>
<tr>
<td>31-40 yrs</td>
<td>29.4 (65)</td>
<td>28.3 (79)</td>
<td>28.8 (144)</td>
</tr>
<tr>
<td>41-50 yrs</td>
<td>19.5 (43)</td>
<td>24.7 (69)</td>
<td>22.4 (112)</td>
</tr>
<tr>
<td>51 yrs +</td>
<td>10.9 (24)</td>
<td>9.0% (25)</td>
<td>9.8 (49)</td>
</tr>
</tbody>
</table>

¹ Lambda (λ), a descriptive statistic, is used as a measure of association between variables. In quantitative terms it indicates the extent to which a change in the value of one variable is related to a change in the value of the other variable. λ will always equal 1 where data exhibit perfect association and it will always equal 0 where data exhibit no association (Argyrous, 2000)
Gender
In the survey the head of the household has been given priority for providing data. As the majority of households are headed by males, the proportion of male respondents is much higher in this survey. According to Graph-6.2.1 male respondents represent 72.6% of the total respondents; whereas female respondent constitutes 27.4%. The graph also reveals that the proportion of absolute poor is higher among male respondents and the proportion of hardcore poor is higher among female respondents. This indicates a higher level of poverty and vulnerability among female respondents than their male counterparts.

Graph-6.2.1: Gender of the respondents (n=500)

Marital status
An overwhelming portion of the respondents are married as the majority of household heads (the focus of this study) are married. Table-6.2.4 shows that only 10% of the respondents are unmarried whereas 84.8% are married. The remaining 5.2% are widowed, separated or divorced. The table also shows that the proportion of absolute poor is comparatively higher among unmarried and married respondents. And the proportion of the hardcore poor is much higher among widowed, separated and divorced respondents. Table-6.2.9 shows a significant asymmetric relationship ($\lambda=0.072$; sig=.00) between marital status and poverty level, which means that the poverty level of the poor communities is to some extent determined by their marital status.
Table-6.2.4: Marital status of the respondents

<table>
<thead>
<tr>
<th>Marital status</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unmarried</td>
<td>9.0 (20)</td>
<td>10.8 (30)</td>
<td>10.0 (50)</td>
</tr>
<tr>
<td>Married</td>
<td>81.4 (180)</td>
<td>87.5 (244)</td>
<td>84.8 (424)</td>
</tr>
<tr>
<td>Widow/ separated/ divorced</td>
<td>9.5 (21)</td>
<td>1.8 (5)</td>
<td>5.2 (26)</td>
</tr>
</tbody>
</table>

**Education**

Most of the urban poor (60.6%) are illiterate and have never attended school (Table-6.2.5). Another 22.6% have attended primary school but most of them dropped out at different stages of primary schooling. About 13% attended secondary school but dropped out without completing their first degree. A small portion (3.6%) matriculated from secondary school or attended a higher level of qualification. Table-6.2.5 also shows that the proportion of hardcore poor who have had no schooling is higher than those of the absolute poor, a larger proportion of whom have had at least primary school education.

Table-6.2.5: Level of education of the respondents

<table>
<thead>
<tr>
<th>Level of education</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>No schooling</td>
<td>67.9 (150)</td>
<td>54.8 (153)</td>
<td>60.6 (303)</td>
</tr>
<tr>
<td>Primary schooling</td>
<td>17.6 (39)</td>
<td>26.5 (74)</td>
<td>22.6 (113)</td>
</tr>
<tr>
<td>Secondary schooling</td>
<td>11.8 (26)</td>
<td>14.3 (40)</td>
<td>13.2 (66)</td>
</tr>
<tr>
<td>SSC and above</td>
<td>2.7 (6)</td>
<td>4.3 (12)</td>
<td>3.6 (18)</td>
</tr>
</tbody>
</table>

6.2.3. Migration patterns

The urban poor in this study mostly migrated from different districts of the country. Table-6.2.6 shows that only 11.4% of the respondents were born in the district of Dhaka¹ and the rest were from other rural districts including Barisal (10.8%), Bhola (6.2%), Patuakhali (3.0%), Faridpur (7.8%), Madaripur (4.0%), Shariatpur (5.6%),

---

¹ The respondents of Dhaka district were mostly born in the city and they are second generation city migrants. Only 7 respondents were from adjacent rural areas.
Table-6.2.6: Districts of origin of the respondents

<table>
<thead>
<tr>
<th>Districts</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Barisal</td>
<td>54</td>
<td>10.8</td>
</tr>
<tr>
<td>Bhola</td>
<td>31</td>
<td>6.2</td>
</tr>
<tr>
<td>Patuakhali</td>
<td>15</td>
<td>3.0</td>
</tr>
<tr>
<td>Dhaka</td>
<td>57</td>
<td>11.4</td>
</tr>
<tr>
<td>Faridpur</td>
<td>39</td>
<td>7.8</td>
</tr>
<tr>
<td>Madaripur</td>
<td>20</td>
<td>4.0</td>
</tr>
<tr>
<td>Shariatpur</td>
<td>28</td>
<td>5.6</td>
</tr>
<tr>
<td>Mymensing</td>
<td>18</td>
<td>3.6</td>
</tr>
<tr>
<td>Kishorganj</td>
<td>10</td>
<td>2.0</td>
</tr>
<tr>
<td>Chandpur</td>
<td>33</td>
<td>6.6</td>
</tr>
<tr>
<td>Comilla</td>
<td>10</td>
<td>2.0</td>
</tr>
<tr>
<td>Noakhali</td>
<td>15</td>
<td>3.0</td>
</tr>
<tr>
<td>Gaibandha</td>
<td>55</td>
<td>11.0</td>
</tr>
<tr>
<td>Rangpur</td>
<td>16</td>
<td>3.2</td>
</tr>
<tr>
<td>Others</td>
<td>99</td>
<td>19.8</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>100.0</td>
</tr>
</tbody>
</table>

Graph-6.2.2: Reasons for migration (n=500)

Mymensing (3.6%), Kishorganj (2.0%), Chandpur (6.6), Comilla (2.0), Noakhali (3.0%), Gaibandha (11.0%), Rangpur (3.2%) and other rural districts (19.8%).

The urban poor in this study migrated to the city from their rural districts for various socio-economic and environmental reasons. Graph-6.2.2 shows that 14.6% of the
respondents migrated to the city because they had lost their homes and agricultural land through river erosion and were therefore compelled to migrate to the city. The graph shows that 20% migrated to the city due to low income in rural areas and another 32.8% migrated to the city to find a new job. Another 17% of the poor (mostly female respondents) migrated to the city to accompany their family. And the remaining 4.6% migrated to the city for other reasons.

6.2.4. Residential patterns

The poor communities in this research have mostly taken up permanent residence in the city of Dhaka because they have no agricultural land in their villages to live off. Although most of them resided in the city on a temporary basis at their initial stages of migration, they gradually became permanent city residents. Graph-6.2.3 shows that 87.6% of the respondents are residing in the city on a permanent basis whereas the remaining 12.4% are residing in the city on a temporary basis.¹

Graph-6.2.3: Types of urban residence (n=500)

The length of urban residence of the respondents is summarised in Graph-6.2.4. Out of total respondents 20% were residing in the city for the last five years. The length of residence of another 18.8%, 26.6%, 15.4% and 19.2% are 6-10 years, 11-20 years, 21....

¹ The migrants are categorised as permanent and temporary in previous studies of Mahbub (1997) and Afsar (2000). In this study migrants who brought their families and have made plans to live in the city on a long-term basis are categorised as permanent; whereas migrants who came to the city as singles and often visit their families in villages are categorised as temporary.
30 years and 31 years and above respectively. The mean length of residence is 17.41 years and their standard deviation is 12.27. This indicates a wide variation in the length of residence of the poor in the city (Table-6.2.8). Graph-6.2.4 also shows that a higher proportion of the hardcore poor are recent migrants than of the absolute poor and vice versa for long term residents (11-20 years).

**Graph-6.2.4: Length of urban residence (n=500)**

![Graph showing length of urban residence](image)

6.2.5. **Household characteristics**

The numbers of female-headed households¹ are conventionally higher among the poor communities due to their marital instability and the higher number of separation and divorce. Graph-6.2.5 shows that 91% of the households are male-headed whereas 9% households are female-headed. According to Table-6.2.9 the household head type and poverty level are asymmetrically related ($\lambda = .317; \text{sig}=.00$) which means that male-headed households are better off in terms of poverty than their female-headed counterparts.

¹ The female-headed households are often termed ‘female-centred’, where females perform the primary role in the household. This type of household exists in the absence of male partners and/or while children are very young.
The average household size of the respondents is 4.63. But there is a variation (std. dev. 2.38) in the household size of the poor communities (table-6.2.8). Table-6.2.7 shows that 18.4% of the poor have 1-2 members in their households. Among this category significant portions are identified as single-headed households. Out of the total respondents 30% have 3-4 members in their households. The highest percentage (34.4%) of the respondents has 5-6 household members. Another 11.6% have 7-8 members in their households. And the remaining 5.6% have 9 and more members in their households. Table-6.2.9 shows an asymmetric relationship between household structure and poverty level ($\lambda=.224$; sig=.00) which indicates household structure as a determinant of household income. The households with more members have a higher level of income than other households due to multiple earners.
Table 6.2.8: Descriptive statistics of demographic variables

<table>
<thead>
<tr>
<th>Variables</th>
<th>N</th>
<th>Mini.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Age (yrs.)</td>
<td>500</td>
<td>14</td>
<td>80</td>
<td>36.41</td>
<td>12.32</td>
</tr>
<tr>
<td>Urban residence (yrs.)</td>
<td>500</td>
<td>1</td>
<td>60</td>
<td>17.41</td>
<td>12.27</td>
</tr>
<tr>
<td>Household size</td>
<td>500</td>
<td>1</td>
<td>14</td>
<td>4.63</td>
<td>2.38</td>
</tr>
</tbody>
</table>

Table 6.2.9: Directional measures of demographic variables and poverty level

<table>
<thead>
<tr>
<th>Demographic variables</th>
<th>Poverty level (Asymmetric relationship poverty level as dependent)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lambda</td>
</tr>
<tr>
<td>Age</td>
<td>.000</td>
</tr>
<tr>
<td>Gender</td>
<td>.032</td>
</tr>
<tr>
<td>Marital status</td>
<td>.072</td>
</tr>
<tr>
<td>Religion</td>
<td>.005</td>
</tr>
<tr>
<td>Education</td>
<td>.000</td>
</tr>
<tr>
<td>Residence type</td>
<td>.154</td>
</tr>
<tr>
<td>Length of urban residence</td>
<td>.041</td>
</tr>
<tr>
<td>Household head type</td>
<td>.317</td>
</tr>
<tr>
<td>Household structure¹</td>
<td>.224</td>
</tr>
</tbody>
</table>

6.3. Features of urban poverty and vulnerability

6.3.1. Employment patterns

Employment structure

The urban poor of Dhaka City are mostly involved in a variety of occupations in urban informal sectors. And due to a lack of education and employment training they usually do not gain entry into the more competitive formal sectors of urban employment. Gender difference is observed in the pattern of employment of the urban poor. Male respondents are generally involved in labour intensive and high risk involved jobs in rickshaw pulling, driving and transport work and construction. Whereas female respondents are mostly involved in garment factories, personal services and domestic works.

¹ Based on size the household has been categorised into ‘single member’ and ‘two & more members’ for the analysis for its structure.
Employment pattern of the respondents is generally presented in Graph-6.3.1. According to this graph 29% of the respondents are employed in pulling rickshaws in the city. Most of these rickshaw pullers are illiterate and have no formal employment training. They mostly received some informal training from their friends and relatives who also pulled rickshaws in Dhaka City. Another 23% of the respondents are involved in street peddling and petty trading. These trades have no registration from the government authorities. And they mostly operate these informal trades with the help of family members. The poor also work in other occupations like construction (6%), driving and transport (5%), garments and factory work (5%) and personal services (8%). A small portion (5%) has some level of education and work as low grade employees in different government and semi-government organisations. The graph also shows that 12% of the respondents are housewives who are involved in domestic work.

The rate of unemployment among the urban poor communities is low due to the high rate of female participation in the urban workforce. Sending as many household members as possible into the workforce is the main survival strategy of the urban poor. Sometimes the female members utilise domestic space for both production and reproduction to operate income-generating activities with the assistance of other family members. This home-based work is an example of poor urban women’s involvement in localised household production-reproduction in the setting where they live and work along side other members of their households.

**Graph-6.3.1: Occupational structure of the respondents (n=500)**

![Occupational structure chart](chart.png)
Urban agriculture is another source of employment of these poor households. Such households have access to ‘fringe’ urban land and produce small quantities of rice and vegetables. They mainly undertake these economic activities as secondary occupations because they are also involved in other economic activities in the city to support themselves.¹

In the words of Abdul Hye, a 55 year old man:

I produce rice and vegetables in haour (low land). I cultivate this land with help from my sons. We can support our living from by this rice and vegetables for two to three months of the year. And during the other months we are dependent on other employment. Still I am pulling a rickshaw in the city, you know very hard working job (Case-5, Mirpur).

Photograph: A poor woman living in a Dhaka City slum, carrying out the ‘double role’ of child rearing and earning a livelihood within her domestic space.

Employment vulnerability
The urban poor have no permanent employment in the city to manage their lives. They involve themselves in a series of occupations at different stages of their stay in the city

¹ Where the respondents are involved in more than a single occupation they have been categorised into the occupation which they considered as their primary occupation.
and they often become unemployed. As it is difficult to survive in the city without any employment, they usually undertake jobs for short periods of time. Table-6.3.1 shows how the work they get puts them at risk. Out of total respondents 22% are working in very unsafe environments where they are at risk of injury or death. Despite such risks they remain in these jobs as they have no alternative in the city. The urban poor have no access to any type of health insurance or safety health cover.

A significant portion (32%) of the respondents are subject to harassment at their workplace. The nature of such harassment varies from one occupation to another occupation. Table-6.3.2 shows that of 160 respondents 114 (71.3%) faced verbal harassment at their employment. Another 39 respondents (22.4%) experienced physical harassment. The remaining 7 (4.4%) female respondents were sexually harassed by their employers or bosses while working as maidservants or garments workers. They generally do not protest against such harassment because of their vulnerability. They know that they will lose their job if they protest and cause their families economic hardship.

Table-6.3.1: Major problems at employment

<table>
<thead>
<tr>
<th>Major problems</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Unsafe conditions</td>
<td>110</td>
<td>22.0</td>
</tr>
<tr>
<td>Harassment</td>
<td>160</td>
<td>32.0</td>
</tr>
<tr>
<td>Underemployment</td>
<td>173</td>
<td>34.6</td>
</tr>
<tr>
<td>Others</td>
<td>95</td>
<td>18.0</td>
</tr>
</tbody>
</table>

Table-6.3.2: Types of harassment at employment (n=160)

<table>
<thead>
<tr>
<th>Types of harassment</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Oral</td>
<td>114</td>
<td>71.3</td>
</tr>
<tr>
<td>Physical</td>
<td>39</td>
<td>22.4</td>
</tr>
<tr>
<td>Sexual</td>
<td>7</td>
<td>4.4</td>
</tr>
</tbody>
</table>

¹ Multiple responses were recorded because they faced a number of problems at their employments simultaneously.
The urban poor have no certainty of employment and they are frequently underemployed. About 35% of the respondents were underemployed at least once during the survey year. Graph-6.3.2 shows that of 173 respondents 54.3% were underemployed and were unable to find another job immediately after leaving a job. A significant portion (33.5%) were unemployed due to some physical illness. As they have no contractual employment in the city, they become underemployed during periods of illness. The poor who work in the garment industry or other factories also do not get leave for illness. If they are absent, they lose their jobs. While they recover from illness they may become employed depending on the availability of positions in the factories. The graph also shows that a small portion (5.8%) was underemployed due to visiting their ancestral villages. The remaining 6.4% of the respondents mentioned other reasons for underemployment.

**Graph-6.3.2: Reasons for underemployment (n=173)**

![Graph showing reasons for underemployment](image)

The urban poor are vulnerable because of their precarious employment situation. Moreover, they have to change their occupations a numbers of times to cope with an adverse urban environment. Their employment vulnerability is revealed through the following comments made by some poor people in Dhaka City:

In the words of Shamsu Dewan:

Since moving to the city I continued a very hard life here. At first I got a job in a vegetable shop in Kawnor Bazaar. But it was difficult for me to survive in the
city with that limited income. I could not even manage three meals a day. Then I moved to a restaurant where senior workers often harassed me. I could not continue the job. Then, I joined a butcher shop in the market place and there I continued my job for sometime. Then I started vending and am still continuing the job. But my earning from the job is also very limited and I am looking for something better... (Case-3, Mirpur).

Monoara, a female-headed of household said:

While my husband was alive I had a small restaurant in Demra. I moved here six years ago and started selling home made food. I earned a little amount by which I could not manage my family. Then I decided to start a petty trade here. My son-in-laws helped me to set up the shop. Now I am selling cigarettes, biscuits, tea and so on. I am living here with my younger son, Shamim who is working as a day labourer. He has no permanent work. One day my son works and another day he has no work. I am working since my youth and still I am working hard…but there is no happiness in my life (Case-4, Mohammadpur).

And Rahman Mollah, a 55 years old man commented:

Many days I passed in the city without work. Now I am working as a day labourer. I wake up early in the morning and go to the market place and wait there for work with other village fellows. The person who needs workers comes to the market place to hire us. Sometimes I get information of work from those fellows. I also provide them information of work. In this way, we are passing our uncertain life in the city (Case-1, Demra).

6.3.2. Income patterns

Level of income

The rates of income, wage and productivity are very low among the urban poor. As they are involved in self-employed, low paid jobs in informal sectors of work they are unable to earn more despite their efforts. Graph-6.3.3 shows that some of the households (3.8%) have a very low level of income (up to 1500Tk. per month) and they are unable to support themselves.¹ Another11.4% and 29% of households have earnings from 1501-2500Tk. to 2501-3500Tk. per month. These groups are also hardcore poor, as they can not buy the required food from their limited incomes.

¹ Poor people sometimes face difficulties in estimating their incomes/profits in causal or informal sector self employment on a monthly basis. However, various careful techniques were undertaken to ensure the accuracy of income data. Income data were cross-checked with expenditure and asset data. And household income reported by the respondents was also cross-checked with other household members where it was possible.
The graph also shows that 21.6% and 12.6% of poor households earn between 3501-4500Tk. and 4501-5500Tk. monthly. The remaining 21.6% of the poor households earn 5501Tk. and above. Table-6.3.3 shows that the average household income of the poor households is 4424.30Tk. But the intra-household income differential (std. dev. 2289.46) is very high due to the higher level of income of households with more members in the urban workforce.

Graph-6.3.3: Household income (n=500)

The income of households is determined by the combination of earnings from different household members. Table-6.3.4 shows that 87% of households get income from the respondents, not all whom are household heads, and almost 34% get income from the respondents’ spouses, some of whom are the household heads. Among the absolute poor, 38% of spouses are earning an income whereas among the hardcore poor only 28.1 % of spouses are earning an income. Similarly, income from children, parent, other members and other sources are also higher among the absolute poor than the hardcore poor. The income distributions of household members are presented in Table-6.3.5. Most of the respondents (35.6%) are earning from 2001-3000Tk. per month whereas most of the spouses (32.1%) are earning between 2001-3000Tk. per month. The table shows that most of the children (47.2%) and parents (30.3%) are earning from1001-2000Tk. per month whereas most of the other members of the households (34.6%) are earning up to 1000Tk. per month. The table also shows that out of 31 households with incomes from other sources, most of them (32.3%) get between 1001-2000Tk. per month.
Table-6.3.3: Descriptive statistics of income

<table>
<thead>
<tr>
<th>Income &amp; expenditure (In Tk.)</th>
<th>N</th>
<th>Mini.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household income</td>
<td>500</td>
<td>450</td>
<td>15000</td>
<td>4424.30</td>
<td>2289.46</td>
</tr>
<tr>
<td>Respondent income</td>
<td>435</td>
<td>200</td>
<td>11000</td>
<td>3005.31</td>
<td>1681.14</td>
</tr>
<tr>
<td>Spouse income</td>
<td>168</td>
<td>250</td>
<td>15000</td>
<td>2398.51</td>
<td>1875.73</td>
</tr>
<tr>
<td>Children income</td>
<td>106</td>
<td>200</td>
<td>7500</td>
<td>2021.23</td>
<td>1267.82</td>
</tr>
<tr>
<td>Parent income</td>
<td>33</td>
<td>300</td>
<td>6500</td>
<td>2387.88</td>
<td>1536.58</td>
</tr>
<tr>
<td>Other member income</td>
<td>52</td>
<td>500</td>
<td>12000</td>
<td>2630.77</td>
<td>2452.57</td>
</tr>
<tr>
<td>Other sources income</td>
<td>31</td>
<td>200</td>
<td>10000</td>
<td>2335.48</td>
<td>1959.34</td>
</tr>
</tbody>
</table>

Table-6.3.4: Sources of household income by types of poor

<table>
<thead>
<tr>
<th>Sources</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Respondent income</td>
<td>83.7 (185)</td>
<td>89.6 (250)</td>
<td>87.0 (435)</td>
</tr>
<tr>
<td>Spouse income</td>
<td>28.1 (62)</td>
<td>38.0 (106)</td>
<td>33.6 (168)</td>
</tr>
<tr>
<td>Children income</td>
<td>14.0 (31)</td>
<td>26.9 (75)</td>
<td>21.2 (106)</td>
</tr>
<tr>
<td>Parent income</td>
<td>2.7 (6)</td>
<td>9.7 (27)</td>
<td>6.6 (33)</td>
</tr>
<tr>
<td>Other member income</td>
<td>2.7 (6)</td>
<td>16.5 (46)</td>
<td>10.4 (52)</td>
</tr>
<tr>
<td>Other source of income</td>
<td>1.8 (4)</td>
<td>9.7 (27)</td>
<td>6.2 (31)</td>
</tr>
</tbody>
</table>

Table-6.3.5: Sources of household income

<table>
<thead>
<tr>
<th>Income</th>
<th>Self (n=435)</th>
<th>Spouse (n=168)</th>
<th>Child (n=106)</th>
<th>Parent (n=33)</th>
<th>Other members (n=52)</th>
<th>Other sources (n=31)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 1000Tk.</td>
<td>11.0 (48)</td>
<td>23.8 (40)</td>
<td>25.5 (27)</td>
<td>24.2 (8)</td>
<td>34.6 (18)</td>
<td>25.8 (8)</td>
</tr>
<tr>
<td>1001-2000Tk.</td>
<td>20.7 (90)</td>
<td>32.1 (54)</td>
<td>47.2 (50)</td>
<td>30.3 (10)</td>
<td>28.8 (15)</td>
<td>32.3(10)</td>
</tr>
<tr>
<td>2001-3000Tk.</td>
<td>35.6 (155)</td>
<td>20.8 (35)</td>
<td>13.2 (14)</td>
<td>21.2 (7)</td>
<td>7.7 (4)</td>
<td>29.0 (9)</td>
</tr>
<tr>
<td>3001-4000Tk.</td>
<td>18.2 (79)</td>
<td>12.5 (21)</td>
<td>6.6 (7)</td>
<td>9.2 (5)</td>
<td>11.5 (6)</td>
<td>6.5 (2)</td>
</tr>
<tr>
<td>4001Tk.+</td>
<td>14.5 (63)</td>
<td>10.7 (18)</td>
<td>7.5 (8)</td>
<td>9.1 (3)</td>
<td>17.3 (9)</td>
<td>6.5 (2)</td>
</tr>
</tbody>
</table>
Correlates and predictors of income

The income of poor households is correlated with neighbourhood and habitat types. Table-6.3.6 shows that neighbourhood is negatively correlated with income ($r=-.135$ at the 0.05 level) and habitat type is positively correlated with income ($r=.419$ at the 0.01 level). Multiple regression shows both neighbourhood ($\beta=-.083; t=-.2493; \text{sig}=.013$) and habitat type ($\beta=.362; t=10.325; \text{sig}=.00$) as predictors of income. Table-6.3.8 shows a significant difference among neighbourhoods in terms of income ($\chi^2=11.421; \text{d.f}=2; \text{p}=.003$). The table also shows a significant difference between temporary and permanent habitats in terms of income ($\chi^2=45.506; \text{d.f}=1; \text{p}=.00$). The respondents living in temporary habitats like jupri, tin-shed have a lower level of income than those living in semi-pucca/pucca habitats.

The income of the respondents is also correlated with some demographic characteristics of the respondents. Age is not correlated ($r=-.070$) with income level and there is no significant difference between different age groups in terms of income levels ($\chi^2=.269; \text{d.f}=1; \text{p}=.604$). Gender is negatively correlated with income level ($r=-.118$ at the 0.01 level) but it is not a predictor of income ($\beta=-.047; t=-1.288; \text{sig}=.198$). Table-6.3.8 shows a significant difference between males and females in terms of their income level ($\chi^2=5.341; \text{d.f}=1; \text{p}=.021$). Male respondents have a higher level of income than female respondents. Multiple regression suggests marital status as a

Table-6.3.6: Correlates of income

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbourhood</td>
<td>-.135*</td>
</tr>
<tr>
<td>Habitat type</td>
<td>.419**</td>
</tr>
<tr>
<td>Age</td>
<td>-.070</td>
</tr>
<tr>
<td>Gender</td>
<td>-.118**</td>
</tr>
<tr>
<td>Marital status</td>
<td>-.215**</td>
</tr>
<tr>
<td>Education</td>
<td>.180**</td>
</tr>
<tr>
<td>Urban residence</td>
<td>.026</td>
</tr>
<tr>
<td>Household head type</td>
<td>-.245**</td>
</tr>
<tr>
<td>Household structure</td>
<td>.515**</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed)
* Correlation is significant at the 0.05 level (2-tailed)
Table-6.3.7: Multiple regression of income

<table>
<thead>
<tr>
<th>Predictors</th>
<th>Unstandardised coefficients</th>
<th>Standardised coefficients</th>
<th>t¹</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>2.660</td>
<td>.385</td>
<td></td>
<td>6912</td>
</tr>
<tr>
<td>Neighbourhood</td>
<td>-.155</td>
<td>.062</td>
<td>-.083</td>
<td>-2.493</td>
</tr>
<tr>
<td>Habitat type</td>
<td>.692</td>
<td>.067</td>
<td>.362</td>
<td>10.325</td>
</tr>
<tr>
<td>Gender</td>
<td>-.152</td>
<td>.118</td>
<td>-.047</td>
<td>-1.288</td>
</tr>
<tr>
<td>Marital status</td>
<td>-.226</td>
<td>.136</td>
<td>-.061</td>
<td>-1.661</td>
</tr>
<tr>
<td>Education</td>
<td>9.102E-02</td>
<td>.061</td>
<td>.054</td>
<td>1.498</td>
</tr>
<tr>
<td>Household head type</td>
<td>.429</td>
<td>.182</td>
<td>-.087</td>
<td>-2.352</td>
</tr>
<tr>
<td>Household structure</td>
<td>.289</td>
<td>.021</td>
<td>.478</td>
<td>14.026</td>
</tr>
</tbody>
</table>

Predictor (beta=-.061; t=-1.661; sig=.097) of income. The difference between unmarried/married respondents and divorced and separated respondents in terms of their income is significant (chi-square 14.871; d.f=1; p=.00).² Table-6.3.8 shows a significant difference between illiterate and literate respondents in terms of income at chi-square=8.775; d.f=1; p=.003. This means that the illiterate poor have lower levels of income than their literate counterparts.

The length of residence in the city is also related to the income level of poor households. Table-6.3.8 shows a significant difference between the recent poor who have resided in the city for five years or less and the long-term poor who have resided in the city for more than five years (chi-square 9.652; d.f=1; p=.002). While the recent poor have a lower level of income due to less urban exposure, the long-term poor have a higher level of income due to more urban exposure.

Household head type and household structure are also correlated with income. Multiple regression suggests that both household head type (beta=-.087; t=-2.352; sig=.019) and

¹ t=N-k-1 (where N=500 & k refers to the number of independent variables). ‘N’ is same in subsequent analysis of correlations and multiple regressions.

² Respondents who are unmarried and married are grouped in the same category for chi-square tests to know their differences in terms of adaptations to poverty from those who are widow and divorced/separated. In fact, married respondents were distinguished from divorced/separated respondents through their co-residence with partners.
Table 6.3.8: Socio-demographic characteristics and income level

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Level of income</th>
<th>Chi-square</th>
<th>d.f</th>
<th>Sign.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low (up to 3500 Tk.) (N=221)</td>
<td>Moderate (3501 Tk. +) (N=279)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirpur</td>
<td>30.8 (68)</td>
<td>40.0 (112)</td>
<td>11.421</td>
<td>2</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>37.1 (82)</td>
<td>40.5 (113)</td>
<td>11.421</td>
<td>2</td>
</tr>
<tr>
<td>Demra</td>
<td>32.1 (71)</td>
<td>19.4 (54)</td>
<td>11.421</td>
<td>2</td>
</tr>
<tr>
<td>Habitat type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td>95.0 (210)</td>
<td>71.7 (200)</td>
<td>45.506</td>
<td>1</td>
</tr>
<tr>
<td>Permanent</td>
<td>5.0 (11)</td>
<td>28.3 (79)</td>
<td>45.506</td>
<td>1</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Younger (up to 30 yrs)</td>
<td>40.3 (89)</td>
<td>38.0 (106)</td>
<td>.269</td>
<td>1</td>
</tr>
<tr>
<td>Aged (31 yrs+)</td>
<td>59.7 (132)</td>
<td>62.0 (173)</td>
<td>.269</td>
<td>1</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>67.4 (149)</td>
<td>76.7 (214)</td>
<td>5.341</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>32.6 (72)</td>
<td>23.3 (65)</td>
<td>5.341</td>
<td>1</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmarried/married</td>
<td>90.5 (200)</td>
<td>98.2 (274)</td>
<td>14.871</td>
<td>1</td>
</tr>
<tr>
<td>Divorced &amp; separated</td>
<td>9.5 (21)</td>
<td>1.8 (5)</td>
<td>14.871</td>
<td>1</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>67.9 (150)</td>
<td>54.8 (153)</td>
<td>8.775</td>
<td>1</td>
</tr>
<tr>
<td>Literate</td>
<td>32.1 (71)</td>
<td>45.2 (126)</td>
<td>8.775</td>
<td>1</td>
</tr>
<tr>
<td>Urban residence</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent (up to 5 yrs)</td>
<td>26.2 (58)</td>
<td>15.1 (42)</td>
<td>9.652</td>
<td>1</td>
</tr>
<tr>
<td>Long-term (6 yrs+)</td>
<td>73.8 (163)</td>
<td>84.9 (237)</td>
<td>9.652</td>
<td>1</td>
</tr>
<tr>
<td>Household head type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed</td>
<td>84.6 (187)</td>
<td>95.3 (266)</td>
<td>16.656</td>
<td>1</td>
</tr>
<tr>
<td>Female-headed</td>
<td>15.4 (34)</td>
<td>4.7 (13)</td>
<td>16.656</td>
<td>1</td>
</tr>
<tr>
<td>Household structure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single member</td>
<td>24.4 (54)</td>
<td>5.0 (14)</td>
<td>39.565</td>
<td>1</td>
</tr>
<tr>
<td>Two &amp; more members</td>
<td>75.6 (167)</td>
<td>95.0 (265)</td>
<td>39.565</td>
<td>1</td>
</tr>
</tbody>
</table>
household structure (beta=478; t=14.026; sig=.00) are predictors of income. Table-6.3.8 shows a significant difference between male-headed and female-headed households in terms of income level at chi-square=16.656; d.f=1; p=.00. Male-headed households have a higher level of income than female-headed households. The table also shows a significant difference between household structure and level of income at chi-square=39.565; d.f=1; p=.00 which indicates that single member households have a lower level of income than households with two or more members.

6.3.3 Expenditure and consumption patterns

Level of expenditure

The rate of expenditure in poor households is low because they earn little. Graph-6.3.4 shows that some of the poor households (3.8%) have a very low level of expenditure (up to 1500Tk. per month). And other 12.2% and 30.4% of poor households have expenditure from 1501-2500Tk. and 2501-3500Tk. per month respectively. The graph also shows that 22.2% and 12.8% of poor households have expenditure from 3501-4500Tk. and 4501-5500Tk. per month. And the remaining 18.6% of poor households have expenditure of 5501Tk. and more. Table-6.3.11 shows that the minimum household expenditure is 500Tk. whereas the maximum household expenditure is 14250Tk. The average household expenditure of poor households is 4148.13Tk. The table indicates a wide intra-household differential (std. dev. 1907.98) of expenditure due to a comparatively higher level of expenditure among a considerable proportion of households.

Graph-6.3.4: Level of household expenditure (n=500)
Sources of expenditure

The urban poor mostly spend their income on food. Table-6.3.11 shows that the average food expenditure of poor households is 2413.84Tk. The table also shows a wide range of food expenditure among poor households. The minimum food expenditure of poor households is 120Tk. whereas the maximum food expenditure is 8000Tk. per month. Intra-household differentials of food expenditure is also high (std. dev. 1192.64) among such poor households.

Graph-6.3.5: Expenditure for food items (n=500)

There is a significant difference between the hardcore poor and absolute poor in terms of food expenditure, which appears in Graph-6.3.5. The graph indicates that 23.5% of the hardcore poor spend up to 1000Tk. per month on their household food items whereas only about 3% of the absolute poor spend such an amount of money on their household food items. More than half of the hardcore poor spend 1000-2000Tk. for their food whereas only 15.4% of the absolute poor spend that amount of money on food. The graph also shows that most of the absolute poor (55.9%) spend 2000-3000Tk. per month for their food whereas 25.8% of the hardcore poor spend such an amount of money for the same purpose. A considerable portion of the absolute poor (25.8%) spend 3001Tk. or more on their food, which is possible for only a very few (0.5%) of the hardcore poor.

The second most important source of expenditure is housing. Out of 500 poor households, 284 currently rent their house. Among these 105 are hardcore poor and another 179 are absolute poor. Table-6.3.11 shows that the average expenditure for
housing is 825.69 Tk. per month.¹ The variation of housing expenditure is also high among poor households. The minimum expenditure for housing is 100Tk. per month. According to Table-6.3.9, 59% of the hardcore poor who rent houses pay up to 500Tk. per month. About 37% of them are paying 501-1000Tk. per month for their housing. Only a small portion (3.8%) of the hardcore poor are paying from 1001-1500Tk. for housing per month.

On the other hand, 20.1% of the absolute poor are paying up to 500Tk. for housing per month. And 41.3% and 29.1% are paying 501-1000Tk. and 1001-1500Tk. for their housing per month respectively. The remaining 9.5% of the absolute poor are spending 1501Tk. or more for their housing per month. In a few cases, households who have leased land (to build temporary habitats for other poor households) spend more money for housing.

Table 6.3.9: Expenditure for housing

<table>
<thead>
<tr>
<th>Level of expenditure</th>
<th>Hardcore poor (n=105)</th>
<th>Absolute poor (n=179)</th>
<th>All poor (n=284)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 500Tk.</td>
<td>59.0 (62)</td>
<td>20.1 (36)</td>
<td>34.5 (98)</td>
</tr>
<tr>
<td>501-1000Tk.</td>
<td>37.1 (39)</td>
<td>41.3 (74)</td>
<td>39.8 (113)</td>
</tr>
<tr>
<td>1001-1500Tk.</td>
<td>3.8 (4)</td>
<td>29.1 (52)</td>
<td>19.7 (56)</td>
</tr>
<tr>
<td>1501Tk.+</td>
<td>-</td>
<td>9.5 (17)</td>
<td>6.0 (17)</td>
</tr>
</tbody>
</table>

As mentioned the urban poor spend a small portion of their income on non-food items.² Table-6.3.11 shows that the average expenditure for non-food items is 917.22Tk. The table also shows a wide variation in the pattern of non-food expenditure among poor households. The minimum non-food expenditure of a poor household is 100Tk. whereas the maximum non-food expenditure is 6000Tk. per month. The variation of non-food expenditure amongst poor households is also very high (std. dev. 690.48). Graph-6.3.6 shows a variation of non-food expenditure between the hardcore and absolute poor.

¹ Poor households settled in slums mostly rent their dwellings. Whereas poor households living as squatters do not usually rent their dwellings. But newcomers in squatter settlements also rent dwellings from old squatters.

² Non-food items includes transport, health, education, recreation and other incidentals. Pocket money is a common source of expense of male members and is included in this category of non-food expenses.
Most of the hardcore poor (62%) spend up to 500Tk. per month on non-food items whereas only 14.3% of the absolute poor spend that amount on such items. Another 35.7% and 42.7% of the hardcore and absolute poor spend 501-1000Tk. per month on non-food items. The table also shows that 19.7% and 23.3% of the absolute poor spend from 1001-1500Tk. and 1501Tk. and more per month for non-food items. A negligible portion of the hardcore poor is able to spend more than 1000Tk per month for non-food items.

The urban poor who have extended household members in rural areas spend part of their earnings there. Out of the total respondents, 159 spend a considerable portion of their income in rural areas. Of this, 66 respondents are hardcore poor and the remaining 93 are absolute poor. Money is mostly used for food and non-food expenditures for

![Expenditure for non-food items (n=500)](image)

<table>
<thead>
<tr>
<th>Table-6.3.10: Expenditure in rural areas</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Level of expenditure</strong></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>Up to 500Tk.</td>
</tr>
<tr>
<td>501-1000Tk.</td>
</tr>
<tr>
<td>1001-1500Tk.</td>
</tr>
<tr>
<td>1501Tk.+</td>
</tr>
</tbody>
</table>
Table-6.3.11: Descriptive statistics of expenditures

<table>
<thead>
<tr>
<th>Income &amp; expenditure (Tk.)</th>
<th>N</th>
<th>Mini.</th>
<th>Max.</th>
<th>Mean</th>
<th>Std. Dev</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household expenditure</td>
<td>500</td>
<td>500</td>
<td>14250</td>
<td>4148.13</td>
<td>1907.98</td>
</tr>
<tr>
<td>Food expenditure</td>
<td>500</td>
<td>120</td>
<td>8000</td>
<td>2413.84</td>
<td>1192.64</td>
</tr>
<tr>
<td>Non-food expenditure</td>
<td>500</td>
<td>100</td>
<td>6000</td>
<td>917.22</td>
<td>690.48</td>
</tr>
<tr>
<td>Expenditure for housing</td>
<td>284</td>
<td>100</td>
<td>5000</td>
<td>825.69</td>
<td>536.60</td>
</tr>
<tr>
<td>Expenditure in rural areas</td>
<td>154</td>
<td>50</td>
<td>4000</td>
<td>1117.61</td>
<td>745.07</td>
</tr>
</tbody>
</table>

their extended household members staying in rural areas. In some cases, money is spent on buying assets, especially agricultural land. Table-6.3.10 shows that 29.6% of them spend up to 500Tk. in rural areas per month. Another 31.4% and 14.5% spend 501-1000Tk. and 1001-1500Tk. in rural areas per month respectively. The remaining 24.5% spends 1501Tk. and more in rural areas per month. Table-6.3.11 shows that the expenditure in rural areas varies from 50Tk. to 4000Tk. per month. The average expenditure in rural areas is 1117.61Tk. and the standard deviation is 745.07 which also indicate a wide variation in the expenditure in rural areas amongst the urban poor.

As Shahidul Islam stated:

I have come here to earn more money. I am earning more and spending money for my family members living in rural areas. I spend less in the city and I always try to save money so that I can send it to my family members in the village. Sometimes I send money through my village fellows who are living with me here. Not only me, my other village friends doing the same thing… (Case-5, Demra).

Shoheb Miah, a young man made a similar comment:

I am earning in the city but spending in the village. I am living with my village people and I spend 1000Tk. for my monthly food expenses and another 500Tk. for non-food expenses. The rest of the money from my earning is sent to my family members living in my ancestral village. Without my income they are unable to buy their food in the village (Case-1, Mohammadpur).

Level of consumption

The urban poor buy food items like rice, cereals, lentils, potatoes and vegetables at a low cost from retail shops located in their neighbourhoods. They rarely go to wholesale
markets to buy such small amounts of goods. Table-6.3.12 shows that the average rice intake per person is slightly above 400 grams per day and there is a wide variation (std. dev 123.02) in rice intake among them. The urban poor mostly consume rice and few of them eat cereals at breakfast. With rice they mainly eat lentils, potatoes and vegetables, as these items are relatively cheap. The average intake of lentils, potatoes and vegetables is 23.3, 20.95 and 129.19 grams per person per day respectively. But there are wide differences in the rates of consumption of these items, which are expressed by standard deviations. Most of the urban poor consume fish but they consume only a very small quantity (average 34.07 gram). These poor people usually buy a poor quality of fish from local fish markets at low prices.

The average intake of expensive items like meat and poultry, milk and milk powder and fruit are 17.9, 25.59 and 7.23 grams per person per day respectively. Table-6.3.12 shows wide deviations in intake of those expensive items too. The urban poor mostly avoid those expensive items due to their low incomes. But there is a difference between the hardcore and absolute poor in terms of consumption of these expensive items.

**Table-6.3.12: Average food intake per person per day**

<table>
<thead>
<tr>
<th>Food items</th>
<th>Average intake (in gram)</th>
<th>Standard deviation (in gram)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rice</td>
<td>401.37</td>
<td>123.02</td>
</tr>
<tr>
<td>Cereals</td>
<td>23.30</td>
<td>43.02</td>
</tr>
<tr>
<td>Lentils</td>
<td>20.95</td>
<td>17.17</td>
</tr>
<tr>
<td>Potato</td>
<td>129.19</td>
<td>65.61</td>
</tr>
<tr>
<td>Vegetables</td>
<td>118.81</td>
<td>73.44</td>
</tr>
<tr>
<td>Fish</td>
<td>34.07</td>
<td>33.34</td>
</tr>
<tr>
<td>Edible Oil</td>
<td>19.55</td>
<td>11.47</td>
</tr>
<tr>
<td>Meat and poultry</td>
<td>17.90</td>
<td>22.76</td>
</tr>
<tr>
<td>Milk and milk powder</td>
<td>25.59</td>
<td>43.73</td>
</tr>
<tr>
<td>Fruit</td>
<td>7.23</td>
<td>18.0</td>
</tr>
</tbody>
</table>

¹ The recall method is used to measure household consumption. The total amount of consumption of the week before the interview was recorded and then per capita consumption per day was calculated.
Table-6.3.13: Consumption of selected food items in the week

<table>
<thead>
<tr>
<th>Selected food items</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All Poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meat and poultry</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>42.5 (94)</td>
<td>60.2 (168)</td>
<td>52.4 (262)</td>
</tr>
<tr>
<td>No</td>
<td>57.5 (127)</td>
<td>39.8 (111)</td>
<td>47.6 (238)</td>
</tr>
<tr>
<td>Milk and milk powder</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>36.2 (80)</td>
<td>44.8 (125)</td>
<td>41.0 (205)</td>
</tr>
<tr>
<td>No</td>
<td>63.8 (141)</td>
<td>55.2 (154)</td>
<td>59.0 (295)</td>
</tr>
<tr>
<td>Fruit</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Yes</td>
<td>21.7 (48)</td>
<td>33.3 (93)</td>
<td>28.2 (141)</td>
</tr>
<tr>
<td>No</td>
<td>78.3 (173)</td>
<td>66.7 (186)</td>
<td>71.8 (359)</td>
</tr>
</tbody>
</table>

Table-6.3.13 shows that 57.5% of the hardcore poor did not consume any meat or poultry during the week they were interviewed compared to 40% for the absolute poor. The table also shows that 63.8% of the hardcore poor did not consume any milk or milk powder compared to 55.2% for the absolute poor. Most of the urban poor (71.8%) are unable to eat any fruit due to their low level of earning. The percentages of the poor who did not eat any fruit are also higher among the hardcore poor than for the absolute poor.

Overall, the urban poor mainly buy food items like rice, lentils, potatoes and vegetables and avoid expensive goods. Their consumption pattern is expressed through the following comments:

Maleka Banu, a poor woman said:

I am very poor and I have no money to buy quality foods for my children. We only eat rice, lentils and some vegetables day after day…. Meat, fish and milk are for the rich people. Some times I buy some fish from the bazaar, which is not good. I can not remember when I have bought meat and milk for my kids (Case-4, Demra).
Fazlul Haque, a 50 year old man summed his situation up as follows:

I have a large family but I am the only earning member. We just live on basic food, rice. We eat lentils, potatoes and other vegetables with rice. The earned money is spent for those basic food items. My kids do not want to eat rice with only lentils and vegetables but I have nothing else to do… (Case-1, Mirpur).

**Correlates and predictors of consumption**

Consumption is negatively correlated with neighbourhood (*r*=-.134 at the 0.01 level) and positively correlated with habitat type (*r*=.410 at the 0.01 level). Multiple regression shows neighbourhood (beta=-.076; *t*=-2.388; sig=.017) and habitat type (beta=.354; *t*=10.603; sig=.00) as predictors of consumption. Table-6.3.16 shows a significant difference between neighbourhoods in terms of the level of consumption (chi-square=12.413; d.f=2; *p*=.002). The table also shows a significant difference between temporary and permanent habitats in terms of the level of consumption (chi-square=39.015; d.f=1; *p*=.00). This means that the poor living in temporary habitats like jupri and tin-shed have a lower level of consumption than those living in permanent habitats like semi-pucca/pucca structures.

**Table-6.3.14: Correlates of consumption**

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Consumption</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbourhood</td>
<td>-.134**</td>
</tr>
<tr>
<td>Habitat type</td>
<td>.410**</td>
</tr>
<tr>
<td>Age</td>
<td>-.051</td>
</tr>
<tr>
<td>Gender</td>
<td>-.180*</td>
</tr>
<tr>
<td>Marital status</td>
<td>-.198**</td>
</tr>
<tr>
<td>Education</td>
<td>.163**</td>
</tr>
<tr>
<td>Length of residence</td>
<td>.053</td>
</tr>
<tr>
<td>Household head type</td>
<td>-.270**</td>
</tr>
<tr>
<td>Household structure</td>
<td>.571**</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed)

* Correlation is significant at the 0.05 level (2-tailed)
Table-6.3.15: Multiple regression of consumption

<table>
<thead>
<tr>
<th>Predictors</th>
<th>Unstandardised coefficients</th>
<th>Standardised coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>2.416</td>
<td>.358</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td>-.139</td>
<td>.058</td>
<td>-.076</td>
<td>-2.388</td>
</tr>
<tr>
<td>Habitat type</td>
<td>.661</td>
<td>.062</td>
<td>.354</td>
<td>10.603</td>
</tr>
<tr>
<td>Gender</td>
<td>-.120</td>
<td>.110</td>
<td>-.038</td>
<td>-1.092</td>
</tr>
<tr>
<td>Marital status</td>
<td>-.124</td>
<td>.127</td>
<td>-.034</td>
<td>-0.978</td>
</tr>
<tr>
<td>Education</td>
<td>7.169E-02</td>
<td>.057</td>
<td>.043</td>
<td>1.268</td>
</tr>
<tr>
<td>Household head type</td>
<td>-.569</td>
<td>.170</td>
<td>-.118</td>
<td>-3.357</td>
</tr>
<tr>
<td>Household structure</td>
<td>.315</td>
<td>.019</td>
<td>.534</td>
<td>16.448</td>
</tr>
</tbody>
</table>

Consumption is also correlated with some demographic characteristics of the respondents. Age is not correlated with consumption (r=-.051). There is no significant difference between younger and aged respondents in terms of their consumption level (chi-square=.208; d.f=1; p=.648). Gender is negatively correlated with consumption level (r=-.180 at the 0.05 level) but it is not a predictor of consumption (beta=-.038; t=-1.092; sig=.276). Table-6.3.16 shows no significant difference between males and females in terms of their consumption (chi-square=1.7621; d.f=1; p=.196). There is a significant difference between unmarried/married respondents and divorced and separated respondents in terms of their consumption at chi-square=16.105; d.f=1; p=.00. Level of education is positively correlated with their consumption level (r=.163 at the 0.01 level) but it is not also a predictor of consumption (beta=.043; t=1.268; sig=.205). The difference between the illiterate and literate poor in terms of consumption is also significant at chi-square=11.413; d.f=1; p=.001.

In terms of consumption there is a significant difference between the recent poor residing in the city for the last five years and the long-term poor residing in the city for more than the period of five years at chi-square=3.717; d.f=1; p=.054. The recent poor living in the city for the last five have a lower level of consumption whereas the long-term poor living in the city for more than that period have a higher level of consumption.
Table-6.3.16: Socio-demographic characteristics and consumption

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Level of consumption</th>
<th>Chi-square</th>
<th>d.f</th>
<th>Sign.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Low (up to 3500 Tk.)</td>
<td>Moderate (3501Tk. +)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirpur</td>
<td>32.8 (76)</td>
<td>38.8 (104)</td>
<td>12.413</td>
<td>2</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>34.9 (81)</td>
<td>42.5 (114)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demra</td>
<td>32.3 (75)</td>
<td>18.7 (50)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Habitat type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td>93.5 (217)</td>
<td>72.0 (193)</td>
<td>39.015</td>
<td>1</td>
</tr>
<tr>
<td>Permanent</td>
<td>6.5 (15)</td>
<td>28.0 (75)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Younger (up to 30 yrs)</td>
<td>37.9 (88)</td>
<td>39.9 (107)</td>
<td>.208</td>
<td>1</td>
</tr>
<tr>
<td>Aged (31 yrs+)</td>
<td>62.1 (144)</td>
<td>60.1 (161)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>69.8 (162)</td>
<td>75.0 (201)</td>
<td>1.7621</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>30.2 (70)</td>
<td>25.0 (67)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmarried/married</td>
<td>90.5 (210)</td>
<td>98.5 (264)</td>
<td>16.105</td>
<td>1</td>
</tr>
<tr>
<td>Divorced &amp; separated</td>
<td>9.5 (22)</td>
<td>1.5 (4)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>68.5 (159)</td>
<td>53.7 (144)</td>
<td>11.413</td>
<td>1</td>
</tr>
<tr>
<td>Literate</td>
<td>31.5 (73)</td>
<td>46.3 (124)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residence pattern</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent (up to 5 yrs)</td>
<td>23.7 (55)</td>
<td>16.8 (45)</td>
<td>3.717</td>
<td>1</td>
</tr>
<tr>
<td>Long-term (6 yrs+)</td>
<td>76.3 (177)</td>
<td>83.2 (223)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household head type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed</td>
<td>84.1 (195)</td>
<td>96.3 (258)</td>
<td>21.793</td>
<td>1</td>
</tr>
<tr>
<td>Female-headed</td>
<td>15.9 (37)</td>
<td>3.7 (10)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household structure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single member</td>
<td>22.8 (53)</td>
<td>5.6 (15)</td>
<td>31.482</td>
<td>1</td>
</tr>
<tr>
<td>Two &amp; more member</td>
<td>77.2 (179)</td>
<td>94.4 (253)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Table-6.3.14 shows that both household head type and household structure are correlated with consumption. Multiple regression suggests both household head type (beta=-.118; t=-3.357; sig=.001) and household structure (beta=.534; t=16.448; sig=.00) as predictors of consumption. Table-6.3.16 shows a significant difference between male-headed and female-headed households in terms of their level of consumption (chi-square=21.793; d.f=1; p=.00). Male-headed households have a higher level of consumption than female-headed households. According to the table single member households are also significantly different from households with two or more members in terms of their consumption level (chi-square = 31.482; d.f=1; p=.00).

6.3.4. Household loans, savings and assets

Loans and savings

The urban poor are unable to live on their limited earnings and are often forced to take loans from various sources. According to the survey more than half of the poor households had loans. Table-6.3.17 shows that out of 252 poor households 26.6% have loan up to 2000Tk. Another 31.7% and 21.8% of them have a loan between 2001-5000Tk. and 5001-10000Tk. respectively. The remaining 19.8% percent have a loan of 10001Tk. and more. The table also shows the difference between the hardcore and absolute poor in terms of the amount of their household loan. The size of household loans of the absolute poor is higher than their hardcore counterparts. Table-6.3.19 shows that the average household loan is 8569.16Tk. It also shows a wide variation among the poor households (std. dev.11961.16); the minimum household loan being 200Tk. whereas the maximum household loan is 100000Tk.

Table-6.3.17: Amount of household loans

<table>
<thead>
<tr>
<th>Amount</th>
<th>Hardcore poor (n=104)</th>
<th>Absolute poor (n=148)</th>
<th>All poor (n=252)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 2000Tk.</td>
<td>39.4 (41)</td>
<td>17.6 (26)</td>
<td>26.6 (67)</td>
</tr>
<tr>
<td>2001-5000Tk.</td>
<td>35.6 (37)</td>
<td>29.1 (43)</td>
<td>31.7 (80)</td>
</tr>
<tr>
<td>5001-10000Tk.</td>
<td>17.3 (18)</td>
<td>25.0 (37)</td>
<td>21.8 (55)</td>
</tr>
<tr>
<td>10001Tk.+</td>
<td>7.7 (8)</td>
<td>28.4 (42)</td>
<td>19.8 (50)</td>
</tr>
</tbody>
</table>
The urban poor have very limited access to formal sources of credit due to their unstable and vulnerable situations. As a result they mostly rely on credit from informal sources. Graph-6.3.7 shows that out of 252 households only 20% get their loans from Non-Government Organisations (NGOs), which are operating credit programs for the urban poor.¹ The graph also shows that 12% get loans from cooperatives formed by the urban poor to give support during economic hardships. And

Graph-6.3.7: Sources of household loans (n=252)

Graph-6.3.8: Purposes of household loans (n=252)

¹ The urban poor have limited access to credit from Non-Government Organisations (NGOs) despite the fact that they have different credit programs for poverty alleviation in rural areas. BRAC, Grameen Bank and Proshiaka, the largest NGOs have very limited programs for the urban poor.
another 23% get loans from local money lenders at a higher rate of interest. But the majority (33%) get loans from their relatives and friends for which they pay no interest. The remaining 12% of the urban poor get loans from other sources of credit including banks.¹

Table-6.3.18: Amount of household savings

<table>
<thead>
<tr>
<th>Amount</th>
<th>Hardcore poor (n=38)</th>
<th>Absolute poor (n=80)</th>
<th>All poor (n=118)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Up to 2000Tk.</td>
<td>39.5 (15)</td>
<td>16.3 (13)</td>
<td>23.7 (28)</td>
</tr>
<tr>
<td>2001-5000Tk.</td>
<td>26.3 (10)</td>
<td>15.0 (12)</td>
<td>18.6 (22)</td>
</tr>
<tr>
<td>5001-10000Tk.</td>
<td>13.2 (5)</td>
<td>23.8 (19)</td>
<td>20.3 (24)</td>
</tr>
<tr>
<td>10001Tk.+</td>
<td>21.1 (8)</td>
<td>45.0 (36)</td>
<td>37.3 (44)</td>
</tr>
</tbody>
</table>

Table-6.3.19: Descriptive statistics of household loans, savings and assets

<table>
<thead>
<tr>
<th>Loans, savings and Assets</th>
<th>N</th>
<th>Minimum</th>
<th>Maximum</th>
<th>Mean</th>
<th>Std. deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Household loans</td>
<td>251</td>
<td>200</td>
<td>100000</td>
<td>8659.16</td>
<td>11961.16</td>
</tr>
<tr>
<td>Household savings</td>
<td>118</td>
<td>500</td>
<td>100000</td>
<td>13224.58</td>
<td>16883.33</td>
</tr>
<tr>
<td>Household assets</td>
<td>500</td>
<td>200</td>
<td>92200</td>
<td>7254.24</td>
<td>10854.37</td>
</tr>
</tbody>
</table>

The urban poor take loans from informal sources at higher rates of interest to survive in the city. Most of them (37.7%) take loans to start or to maintain a small business. As their earnings are insufficient 25.8% of them take loans to provide food. And another 9.9% and 11.1% take a loan for housing and medical purposes respectively. The remaining 15.5% of the urban poor get loans for other purposes, especially remitting money to rural areas, repayment of previous loans and to pay for the marriages of their daughters.

¹ The poor have very limited access to banking. Only 6 households receiving a loan from a bank were included in the category of ‘other sources of credit’.
As the income of poor households is insufficient to live on in the city most of the poor households are unable to save. Yet considerable portions (118 out of 500) have some savings. The absolute poor save more money because they earn more. Table-6.3.18 shows that only 38 of the hardcore poor currently have some savings compared to 80 for the absolute poor. The table also shows that out of 118 urban poor 23.7% have up to 2000Tk. savings. Another 18.6% and 20.3% have 2001-5000Tk. and 5001-10000Tk. savings respectively. And the majority of the urban poor (37.3%) have 10001Tk. and more savings in their households. The difference of savings between the hardcore and absolute poor is also evident in the table. Most of the hardcore poor have savings of up to 5000Tk. whereas most of the absolute poor have savings of more than 5000Tk. Table-6.3.19 shows that the average saving of the households is 13224.58Tk. In addition, the minimum household saving is 500Tk. whereas the maximum household saving is 100000Tk. The wide variation among these poor households in terms of savings is also evident through the high value of std. deviation (16883.33).

The urban poor cannot invest their savings securely because they lack access to formal credit systems including banking, insurance and other investment policies. Most of them keep their savings ‘in hand’ in order to be able to respond to any economic crises immediately. Some lend money to members of their community in the same neighbourhood, sometimes with interest. Others invest their money in their villages to lease or buy agricultural land.¹

As Sufia, the head of a female-headed household commented:

I am running this shop and my son is working in a garment factory. Now we are saving some money every month. We have saved 20,000Tk. I can not understand what I can do with this money. It is unsafe to keep money in my house because it is not a secure place. I have given that money to one of my relatives living in the city. I want to do something with that money. I am planning to buy some agricultural land in my village so that I can get crops. My brother-in-law is living in village and he will manage our land and ensure our share. But I can not find any time to go there. I will go there to buy land soon (Case-3, Mohamadpur).

¹ Rural investments are very common among temporary migrants who still want to be settled in rural areas after earning a certain amount of money in the city.
Zahir Uddin also commented:

I am pulling rickshaw and now earning more money. Other rickshaw pullers are also earning more money but they spend money for unnecessary purposes. I am not like them. I do not spend money for unnecessary purposes. I know, money is very important for life. I am saving some money through working hard. When I able to save some amount I send it to my village. My parents invest that money to other villagers and get a high rate of interest. What can I do with money here in the city? I have no bank account here. If I keep money in hand it will be spent… (Case-2, Mirpur).

**Level of household assets**

The urban poor have low cost household assets. They generally can not afford costly items in their households due to their low level of income. Table-6.3.19 shows that the average market value of the assets of poor households is 7254.24Tk. But there is a wide difference among poor households in terms of the market value of household assets. The minimum value is 200Tk. whereas the maximum value is 92,200Tk. Thus the high value of deviation (std. dev. 10,854.37) also expresses a wide difference among the poor household in terms of their assets.

Graph-6.3.9 shows the market value of household assets of the respondents, which indicates a clear difference between the hardcore and absolute poor. About 42% of the hardcore poor have a very low level of household assets (costing up to 1000Tk. only), whereas only 7.2% of the absolute poor possess such a low level of household assets. Another 20.8% of the hardcore poor and 11.1% of the absolute poor possess household assets valued between 1001-2000Tk. Almost equal percentages of the hardcore and absolute poor possess assets ranging from 2001-4000Tk. The graph also shows that 12.2% of the hardcore poor and 21.5% of the absolute poor possess assets of 4001-8000Tk. There is a significant difference between the hardcore and absolute poor in the case of household assets of 8001Tk. or more. The graph shows that only about 8% of the hardcore poor possess household assets worth 8001Tk. and more, whereas most of the absolute poor (42.3%) possess household assets of the same amount.
The urban poor have only the most common assets in their households. In most of their households there are a few low cost goods which are essential for urban living. Whereas a considerable portion of households with a higher level of earning can afford some costly items.¹ Table-6.3.20 shows that 72% households have beds in their houses (while in the remaining households the poor sleep on the ground). The value of these beds is generally low. But there is a wide variation in the cost of beds which is indicated through the high value of the deviation (std. dev. 2073.821). In most of the households (88.8%) there are low cost cooking utensils with an average value is 1034.8Tk. The high value of standard deviation (1243.806) indicates the variation in the costs of cooking utensils used in the poor households. The table also shows that only 34.8% percent of the poor have some low cost furniture in their households. The average value of furniture is 2198.85Tk. There is also a wide difference among the households in terms of the market value of their furniture. Only 33% of the poor own a television and 28% own a radio/tape recorder in their households. The average value of a television and radio/tape recorder also indicates the low quality of those means of amusement.

¹ The values of household assets were determined by market prices of goods following the guidelines developed by Bangladesh Bureau of Statistics (2002). Practical knowledge gathered through visiting city second hand furniture shops also helped to calculate the value precisely.
Table-6.3.20: Selected household items used by the urban poor

<table>
<thead>
<tr>
<th>Items</th>
<th>Frequency</th>
<th>Percentage</th>
<th>Average Value</th>
<th>Std. Deviation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bed</td>
<td>360</td>
<td>72</td>
<td>1263.58</td>
<td>2073.821</td>
</tr>
<tr>
<td>Cooking utensils</td>
<td>444</td>
<td>88.8</td>
<td>1034.80</td>
<td>1243.806</td>
</tr>
<tr>
<td>Furniture</td>
<td>174</td>
<td>34.8</td>
<td>2198.85</td>
<td>2620.511</td>
</tr>
<tr>
<td>Television</td>
<td>165</td>
<td>33</td>
<td>3671.52</td>
<td>3397.862</td>
</tr>
<tr>
<td>Radio/tape</td>
<td>140</td>
<td>28</td>
<td>1727.14</td>
<td>2550.020</td>
</tr>
</tbody>
</table>

Correlates and predictors of asset level

The asset level of households is not correlated with neighbourhoods. Table-6.3.23 shows that the poor living in three different neighbourhoods are not significantly different in terms of their assets (chi-square = 4.692; d.f=2; p=.096). But asset level is positively correlated with their habitat type (r= .349 at the 0.01 level). Multiple regression suggests habitat type (beta=.283; t=7.761; sig=.00) as a predictor of asset level. Table-6.3.23 shows a significant difference between temporary and permanent habitats in terms of asset at chi-square=45.737; d.f=1; p=.00. The urban poor living in jupri and tin-shed habitats have a lower level of assets than those living in semi-pucca/pucca habitats.

Age is not correlated (r=.011) with assets and can not be a predictor of asset level. But there is a significant difference between younger (up to 30 yrs) and aged (31yrs+) respondents in terms of asset at chi-square=6.894; d.f=1; p=.009 (Table-6.3.23). The gender is not correlated with assets (r =-.013) and there is no significant difference between male and female respondents in terms of their asset levels (chi-square=.181; d.f=1; p=.670).

There is a significant difference between unmarried.married respondents and divorced and separated respondents in terms of their household assets (chi-square=6.450; d.f=1; p=.011). Educational level of the respondents is positively correlated with assets (r=.199 at the 0.01 level) and it is a predictor of the assets level (beta=.148; t=4.030; p=.00). The difference between illiterate and literate respondents in terms of their assets is significant at chi-square=10.107; d.f=1; p=.001.
### Table-6.3.21: Correlates of asset level

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Asset level</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbourhood</td>
<td>-.081</td>
</tr>
<tr>
<td>Habitat type</td>
<td>.349**</td>
</tr>
<tr>
<td>Age</td>
<td>.011</td>
</tr>
<tr>
<td>Gender</td>
<td>-.013</td>
</tr>
<tr>
<td>Marital status</td>
<td>-.076</td>
</tr>
<tr>
<td>Education</td>
<td>.199**</td>
</tr>
<tr>
<td>Urban residence</td>
<td>.297**</td>
</tr>
<tr>
<td>Household head type</td>
<td>-.155**</td>
</tr>
<tr>
<td>Household structure</td>
<td>.483**</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed)
* Correlation is significant at the 0.05 level (2-tailed)

### Table-6.3.22: Multiple regression of asset level

<table>
<thead>
<tr>
<th>Predictors</th>
<th>Unstandardised coefficients</th>
<th>Standardised coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
<td>.278</td>
<td>.301</td>
<td>.924</td>
<td>.356</td>
</tr>
<tr>
<td>Habitat type</td>
<td>.571</td>
<td>.074</td>
<td>.283</td>
<td>7.761</td>
</tr>
<tr>
<td>Education</td>
<td>.265</td>
<td>.066</td>
<td>.148</td>
<td>4.030</td>
</tr>
<tr>
<td>Urban residence</td>
<td>2.961E-02</td>
<td>.004</td>
<td>.239</td>
<td>6.687</td>
</tr>
<tr>
<td>Household head type</td>
<td>-.296</td>
<td>.185</td>
<td>-.057</td>
<td>-1.602</td>
</tr>
<tr>
<td>Household structure</td>
<td>.269</td>
<td>.023</td>
<td>.422</td>
<td>11.826</td>
</tr>
</tbody>
</table>

Asset level is positively correlated ($r=.297$ at the 0.01 level) with the length of urban residence. Multiple regression suggests length of urban residence is a predictor of assets level ($beta=.239$; $t=6.687$; $p=.00$). There is a significant difference between the recent poor residing in the city for the last five years and the long-term poor residing in the city for more than a period of five years in terms of their household assets (chi-square=47.750; d.f=1; $p=.00$). This means that the recently arrived poor have a lower level of household assets than the long-term settled poor.
<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Level of assets</th>
<th>Chi-square</th>
<th>d.f</th>
<th>Sign.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Less assets (Up to 2000Tk.) (N=190)</td>
<td>Moderate assets (2001Tk.+)(N=310)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirpur</td>
<td>30.5 (58)</td>
<td>39.4 (122)</td>
<td>4.692</td>
<td>2</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>44.2 (84)</td>
<td>35.8 (111)</td>
<td>27.1 (84)</td>
<td>45.737</td>
</tr>
<tr>
<td>Demra</td>
<td>25.3 (48)</td>
<td>24.8 (77)</td>
<td>45.737</td>
<td>1</td>
</tr>
<tr>
<td>Habitat type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td>96.8 (184)</td>
<td>72.9 (226)</td>
<td>6.894</td>
<td>1</td>
</tr>
<tr>
<td>Permanent</td>
<td>3.2 (6)</td>
<td>27.1 (84)</td>
<td>6.894</td>
<td>1</td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Younger (up to 30yrs)</td>
<td>46.3 (88)</td>
<td>34.5 (107)</td>
<td>6.894</td>
<td>1</td>
</tr>
<tr>
<td>Aged (31 years+)</td>
<td>53.7 (102)</td>
<td>65.5 (203)</td>
<td>6.894</td>
<td>1</td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>73.7 (140)</td>
<td>71.9 (223)</td>
<td>.181</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>26.3 (50)</td>
<td>28.1 (87)</td>
<td>.181</td>
<td>1</td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmarried/married</td>
<td>91.6 (174)</td>
<td>96.8 (300)</td>
<td>6.450</td>
<td>1</td>
</tr>
<tr>
<td>Divorced &amp; separated</td>
<td>8.4 (16)</td>
<td>3.2 (10)</td>
<td>6.450</td>
<td>1</td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>69.5 (132)</td>
<td>55.2 (171)</td>
<td>10.107</td>
<td>1</td>
</tr>
<tr>
<td>Literate</td>
<td>30.5 (58)</td>
<td>44.8 (139)</td>
<td>10.107</td>
<td>1</td>
</tr>
<tr>
<td>Urban residence</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent (up to 5 yrs)</td>
<td>35.8 (68)</td>
<td>10.3 (32)</td>
<td>47.750</td>
<td>1</td>
</tr>
<tr>
<td>Long-term (6 yrs+)</td>
<td>64.2 (122)</td>
<td>89.7 (278)</td>
<td>47.750</td>
<td>1</td>
</tr>
<tr>
<td>Household head type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed</td>
<td>85.8 (163)</td>
<td>93.5 (290)</td>
<td>8.327</td>
<td>1</td>
</tr>
<tr>
<td>Female-headed</td>
<td>14.2 (27)</td>
<td>6.5 (20)</td>
<td>8.327</td>
<td>1</td>
</tr>
<tr>
<td>Household structure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single member</td>
<td>33.2 (63)</td>
<td>1.6 (5)</td>
<td>99.759</td>
<td>1</td>
</tr>
<tr>
<td>Two &amp; more member</td>
<td>66.8 (127)</td>
<td>98.4 (305)</td>
<td>99.759</td>
<td>1</td>
</tr>
</tbody>
</table>
Both household head type and household structure are also correlated with assets level. According to multiple regression, household head type (beta=-.057; t=-1.602; sig=.110) is not a predictor of assets levels. But household structure (beta=.422; t=11.826; sig=.00) is a predictor of assets level. Table-6.3.23 shows a significant difference between male-headed and female-headed households in terms of their assets at chi-square=8.327; d.f=1; p=.004. Female-headed households are more vulnerable in terms of assets than male-headed households. The table also shows a significant difference between single member households and households with two or more members in terms of assets level (chi-square=99.759; d.f=1; p=.00). Single member households are more vulnerable in terms of their assets than households with two or more members.

6.3.5. Housing, infrastructure and social services

Ownership of land

The urban poor have very limited access to urban land and they are mostly settled on vacant government and private land.¹ Most of the urban poor in Mirpur are living on vacant government land with the consent of the city development authority. Previously they were settled beside the Sonargoan Hotel where the authorities evicted them and forced them to settle in this area temporarily. In Mohammadpur most of the poor are living on vacant private land on a temporary basis. This land is currently under different private housing societies. The poor who are relatively in a better position have leased this land from the landowner and have built dwellings to rent to other poor people. Most of the poor were previously settled in the Agaorgong slum and they were evicted by the authority without provision for any resettlement. In Demar most of the poor live on vacant government land beside the railway for a long period of time. They are currently being evicted from their habitat as the land is needed for the establishment of a new highway beside the railway.

It is evident that the urban poor of Dhaka City mostly live on vacant government and private land on a temporary basis. Many have been evicted from other parts of the city and they are presently residing in these locations. But they still have fear of eviction as the authorities can evict them from vacant government and private land at any time.

¹ In the present survey less than 2% of the total poor households own land. These households have lived in urban peripheries for more than one generation and inherited this land from their ancestors.
without any warning. As these poor communities are generally vulnerable, they are unable to protect themselves from being evicted.¹ And once they are evicted from their habitats they often become homeless in the city. The absolute poor who are relatively in a better economic situation can get shelter in other slums after eviction. But many of the hardcore poor who have lived as squatters are not capable of renting accommodation in other slums. In summary, the urban poor often experience a series of evictions during their city life and they are extremely vulnerable in the city due to lack of access to land.

Abdul Zabbar commented on a recent eviction in his slum:

I was living on the Beri-bad with my family for the last five years. I had my own house there. Now we have been evicted from our homes without any notice. The authorities evicted our hundreds of dwellings and all of us became homeless in the city. They threw our belongings on the street. Police came on the day of eviction so that we could not make any protest against eviction. We requested that the local ward commissioner protect our houses from eviction. Unfortunately, he did not take any steps to save our dwellings although the leader assured us before the last election that he would protect us from eviction (Case-5, Mohammadpur).

Fazlul Haque explained his ‘series’ of evictions in the following:

I am living in the city for the last 20 years but I have not my own shelter. Today I am living here but I am not sure whether I will be living here tomorrow. Anytime I can be evicted from this slum by the authorities. At first I lived in the Kamlapur slum when I migrated to this city. I lived there for about 5 years. Once morning the police abolished that slum to build a new highway. Then I moved to the Moghbazar slum which was located on private land. After living another 2 years there I was forced to go to the Agaargoon slum. I lived there more than 4 years and then the slum was evicted by the authority. I again moved a slum near the Sonargong Hotel and lived another few years there. The last government forced us to settle here in Mirpur but the present government wants to evict us from this area. We are just counting the days when the police and other authorities will come to this place to evict us. Can you imagine how our life is vulnerable in this city? (Case-1, Mirpur)

¹ While the survey was conducted in Mohammadpur the poor households settled on Beri-bad were evicted. It was an opportunity for the researcher to be present there to observe the actions of the police and urban authorities in relation to the poor communities during their eviction.
Quality of housing
The quality of housing of the urban poor is very low. Most of the urban poor live in temporary habitats especially jupri and tin-shed housing. Only a small portion of them live in semi pucca/pucca housing with permanent walls. Table-6.3.24 shows that the roof of only 2.6% of houses is made of brick and cement whereas the roof of 88.6% of houses is made of tin. The roofs of the remaining 8.8% of houses are made of bamboo, straw and polythene. The table also shows that the walls of 20.8% of houses are made of brick and cement. And the walls of 26.4% and 52.8% of houses are made of tin and bamboo, straw and polythene respectively.

Table-: 6.3.24. Housing material of the respondents (n=500)

<table>
<thead>
<tr>
<th>Materials</th>
<th>Roof</th>
<th>Wall</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Frequency</td>
<td>Percent</td>
</tr>
<tr>
<td>Brick &amp; cement</td>
<td>13</td>
<td>2.6</td>
</tr>
<tr>
<td>C.I. sheet</td>
<td>443</td>
<td>88.6</td>
</tr>
<tr>
<td>Bamboo, straw &amp; polythene</td>
<td>44</td>
<td>8.8</td>
</tr>
</tbody>
</table>

As the houses of these poor people are mostly made of low quality materials they are subject to further vulnerability to inundation during the rainy season. And almost every year their slums are seriously affected by heavy monsoon rains. Their situation becomes severe while abnormal floodwater increases through monsoon rain. The fact is, that during floods slums become unsuitable for habitation and these poor urban communities often have to take shelter in schools, community centres, railway stations and so on. Moreover, slum dwellers are unable to return to their houses immediately after floods due to the damage caused to their houses. To make it worse, these poor people have to reconstruct their houses with the only resources and materials they can lay their hands on. They do not receive any support from urban authorities to rebuild.

Shamser Mathbar, a slum president, mentioned the human suffering during a flood:

This slum is located in the low-lying area of the city. Every year this slum is affected by floodwater. But we were seriously affected by the flood of 1998 when all of our houses were totally destroyed. We became homeless for a long period of time. We initially took shelter in a local primary school as the school remained closed for heavy flood. When floodwater started to decrease we were forced to leave the school although our houses were totally unsuitable for
living. Most of us had no money to rebuild houses after the flood. We came to this place and lived on the rail line until the rebuilding of our houses (case-2, Demra).

Photograph: Housing condition of the urban poor during monsoon rain in Dhaka City

Most of the urban poor (73%) are used to living in single-room houses (Graph-6.3.10). In many cases, five or more household members live in one congested room. Of the single member households, most live in appalling conditions with twenty to thirty people living in a single room. Graph-6.3.10 shows that 16% of the poor households live in double-room dwellings and the remaining 11% of poor households are living in dwellings with more than three rooms. Households with extended family members mostly live in these dwellings.

The majority of households have no cooking space. Graph-6.3.11 shows that less than half (47%) of the total poor households have cooking facilities in their dwellings and 28% of the poor households uses their living room for cooking. Another 15% of the households cook in open spaces and face serious problem during the rainy season. The
remaining 10% of the poor households (who are mostly living as singles in the city) usually eat already cooked food. They have no cooking facilities in their dwellings.

**Socio-demographic differentials in housing quality**

The quality of housing is significantly different in different neighbourhood (chi-square=10.360; d.f=2; p=.006). The housing quality of the poor living in Mohammadpur is better than other two neighbourhoods. Table-6.3.25 shows that the quality of housing of temporary and permanent habitats is significantly different at chi-square=329.373; d.f=1; p=.00. The temporary habitats like jupri and tin-shed housing are more vulnerable than permanent habitats like semi-pucca/pucca structures. There is no significant difference among different groups based on age, gender and marital status in terms of housing quality. But the table shows a significant difference between illiterate and literate poor in terms of their quality of housing (chi-square 24.664; d.f=1; p=.00). It indicates that the housing quality of the illiterate poor is more vulnerable than that of the literate poor. This is probably because of wider access of literate poor to urban labour market and consequently higher level of income than their illiterate counterparts.

The housing quality of the urban poor is also differentiated according to their urban residence pattern and household characteristics. According to Table-6.3.25, the housing quality of recent and long-term poor is significantly differentiated at chi-square=7.287; d.f=1; p=.007. The housing quality of the recent poor is more vulnerable than that of the long-term poor. The housing quality of female-headed households is significantly different from their male-headed counterparts (chi-square=3.252; d.f=1; p=.071). The housing quality of female-headed households is more vulnerable than the housing
Table-6.3.25: Socio-demographic characteristics and quality of housing

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Quality of housing</th>
<th>Chi-square</th>
<th>d.f</th>
<th>Sign.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>More vulnerable (n=396)</td>
<td>Less vulnerable (n=104)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirpur</td>
<td>39.4 (156)</td>
<td>23.1 (24)</td>
<td>10.360</td>
<td>2</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>36.1 (143)</td>
<td>50.0 (52)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demra</td>
<td>24.5 (97)</td>
<td>26.9 (28)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Habitat type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td>98.0 (388)</td>
<td>21.2 (22)</td>
<td>329.373</td>
<td>1</td>
</tr>
<tr>
<td>Permanent</td>
<td>2.0 (8)</td>
<td>78.8 (82)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Younger (up to 30 yrs)</td>
<td>38.1 (151)</td>
<td>42.3 (44)</td>
<td>.604</td>
<td>1</td>
</tr>
<tr>
<td>Aged (31 yrs+)</td>
<td>61.9 (245)</td>
<td>57.7 (60)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>72.2 (286)</td>
<td>74.0 (77)</td>
<td>.137</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>27.8 (110)</td>
<td>26.0 (27)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmarried/married</td>
<td>94.2 (373)</td>
<td>97.1 (101)</td>
<td>1.428</td>
<td>1</td>
</tr>
<tr>
<td>Divorced &amp; separated</td>
<td>5.8 (23)</td>
<td>2.9 (3)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>66.2 (262)</td>
<td>39.4 (41)</td>
<td>24.664</td>
<td>1</td>
</tr>
<tr>
<td>Literate</td>
<td>33.8 (134)</td>
<td>60.6 (63)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Residence pattern</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent (up to 5 yrs)</td>
<td>22.5 (89)</td>
<td>10.6 (11)</td>
<td>7.287</td>
<td>1</td>
</tr>
<tr>
<td>Long-term (6 yrs+)</td>
<td>77.5 (307)</td>
<td>89.4 (93)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household head type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed</td>
<td>89.4 (354)</td>
<td>95.2 (99)</td>
<td>3.252</td>
<td>1</td>
</tr>
<tr>
<td>Female-headed</td>
<td>10.6 (42)</td>
<td>4.8 (5)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household structure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single member</td>
<td>15.9 (63)</td>
<td>4.8 (5)</td>
<td>8.639</td>
<td>1</td>
</tr>
<tr>
<td>Two &amp; more member</td>
<td>84.1 (333)</td>
<td>95.2 (99)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
quality of male-headed households. The table also shows a significant difference between single member households and households with two or more members in terms of their housing quality.

Access to urban infrastructure facilities

The urban poor have little access to urban infrastructure facilities despite having lived in the city for a long period of time. Table-6.3.26 shows that only 28.2% of the urban poor have access to gas. It also shows that there is a difference between the hardcore poor and absolute poor in terms of their access to gas. In fact, only 14% of the hardcore poor have access to gas whereas 39.4% of the absolute poor have access. Most of the urban poor (83.8%) have access to electricity but their access is inadequate and irregular.¹

The urban poor also have little access to the municipal water supply. Table-6.3.26 shows that there is a notable difference between the hardcore and absolute poor in terms of this. The table shows that less than half (48.0%) of the hardcore poor has access to the water supply whereas about 70% of the absolute poor do. Quite clearly the access of the poor to the water supply is inadequate and insufficient. In response to this the urban poor mostly use a number of public places for bathing and washing.²

Table-: 6.3.26. Access to infrastructure facilities

<table>
<thead>
<tr>
<th>Access to urban infrastructure facilities</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas</td>
<td>14.0 (31)</td>
<td>39.4 (110)</td>
<td>28.2 (141)</td>
</tr>
<tr>
<td>Electricity</td>
<td>73.8 (163)</td>
<td>91.8 (256)</td>
<td>83.8 (419)</td>
</tr>
<tr>
<td>Water supply</td>
<td>48.0 (106)</td>
<td>69.9 (195)</td>
<td>60.2 (301)</td>
</tr>
<tr>
<td>Sanitation</td>
<td>30.3 (67)</td>
<td>38.7 (108)</td>
<td>35.0 (175)</td>
</tr>
<tr>
<td>Waste disposal</td>
<td>13.1 (29)</td>
<td>31.2 (87)</td>
<td>23.2 (116)</td>
</tr>
</tbody>
</table>

¹ The urban poor have no independent electricity meter in their dwellings. They are mostly provided electricity by a local power broker who charges more for even a single electric bulb.

²The urban poor collect drinking water from municipal taps which are often located far from their slum neighbourhoods. They usually wait for a long period of time to get water from these. In many cases, they drink water from tube-wells set up by different NGOs.
As mentioned the quality of the physical environment in city slum areas is generally very poor. Table-6.3.26 shows that only 35% of the total respondents have access to city sewerage systems. The remaining respondents use temporary pit latrines, which pollute the slum environment, and the city environment at large. Moreover, there is a difference between the hardcore poor and absolute poor in terms of their access to the city sewerage systems. Table-6.3.26 shows that 30.3% of the hardcore poor have access to sewerage systems compared to 38.7% for the absolute poor. Only 23.2% of the respondents have access to municipal waste disposal facilities and the rest of them dispose their waste in generally marshy land adjacent to their habitats. This also poses a serious challenge to the local environment.¹ Access to municipal disposal facilities also vary from the hardcore poor to the absolute poor.

¹ The physical environmental of slum neighbourhoods is very poor. This can be easily understood through visiting these areas. Bad smells from garbage and even human waste are very common in most of these neighbourhoods. This kind of unhealthy environment is partially responsible for poor health in these slum communities.
Access to social services

The urban poor have limited access to the city health care services. Most of them (58.2%) take medical advice from a ‘quack’.¹ Graph-6.3.12 shows that only 26.4% of the urban poor receive services from government hospitals. Another 7.2% receive medical advice from non-government health centres. Only 2.4% of the poor (whose economic condition is relatively better) receive medical advice from private clinics by paying higher fees. The graph also shows that 5.8% of the urban poor use folk medicine (traditional forms of medicine) to recover from illnesses.

Graph-6.3.12: Health services of the urban poor (n=500)

The urban poor do not utilise health services from city government hospitals for a number of reasons. Table-6.3.27 shows that out of 368 respondents 19% avoid these services due to their distance. About 29% avoid government hospitals due to less attention by doctors. Another 15.5% do not take services from government hospitals, as medicine is not provided by these hospitals. The table shows that 11.4% do not visit government hospitals because of the fees and charges needed to see doctors there. A considerable portion of the urban poor (21.8%) avoid going to government hospitals for non-life threatening diseases. The remaining 3.3% percent do not take medical services from government hospitals for other reasons.

¹ The quacks run pharmacies with a limited knowledge of heath and medicine. In most cases they have no formal training. They provide advice and sell medicine based on knowledge gained through this business.
Table-: 6.3.27. Reasons for not using government hospitals (n=368)

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Far to travel</td>
<td>70</td>
<td>19.0</td>
</tr>
<tr>
<td>Less attention by doctors</td>
<td>107</td>
<td>29.1</td>
</tr>
<tr>
<td>Medicine is not provided</td>
<td>57</td>
<td>15.5</td>
</tr>
<tr>
<td>Fees and charges needed</td>
<td>42</td>
<td>11.4</td>
</tr>
<tr>
<td>Minor disease</td>
<td>80</td>
<td>21.8</td>
</tr>
<tr>
<td>Others</td>
<td>12</td>
<td>3.3</td>
</tr>
</tbody>
</table>

Table-: 6.3.28. Maternal and child health

<table>
<thead>
<tr>
<th>Indicators</th>
<th>N</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medical advice taken during pregnancy</td>
<td>329</td>
<td>146</td>
<td>44.4</td>
</tr>
<tr>
<td>Delivery with the help of doctors/nurse</td>
<td>329</td>
<td>23</td>
<td>7.0</td>
</tr>
<tr>
<td>Immunisation of children not completed</td>
<td>293</td>
<td>57</td>
<td>19.5</td>
</tr>
</tbody>
</table>

The situation of maternal and child health among poor communities is very precarious due to their limited access to existing health services. Table-6.3.28 shows that of 329 respondents with at least one pregnant woman in their households, 44.4% seek medical advice during pregnancy and the rest do not even consult with any health professional during their pregnancy. The table also shows that only 7% of the respondents seek services from a doctor/nurse during child birth. They mostly seek help from a *dhai* (untrained woman helper) and / or family members during child birth. Immunisation of

**Graph-6.3.13: Access to employment training (n=500)**

- Access to employment training
  - Yes: 83%
  - No: 17%

**Graph-6.3.14: Access of children to primary education (n=351)**

- Access of children to primary education
  - Yes: 29%
  - No: 71%
a considerable portion of children (up to 5 years of age) had not been carried out due to the limitations of immunisation services as well as a lack of awareness among the poor communities.¹

The urban poor have limited access to education and employment training. More than 60% are illiterate and another 23% have only primary education (both of which are reflected in their socio-demographic characteristics). The poor are lacking not only in formal education but also in employment training. Graph-6.3.13 shows that 83% of the urban poor have no access to any sort of employment training in their lifetime. Only 17% have attended some level of training during their stay in the city. Moreover, any training, which the poor have received, is inadequate and insufficient to get employment in the competitive urban labour market. Graph-6.3.14 shows that a considerable portion (29%) of the children are not attending primary school. These children do not attend school due to the poverty and vulnerability of their families as well as the lack of access to educational facilities. The children who attend schools are mostly enrolled in schools of non-government organisations (NGOs). The quality of the education of children is generally poor due to irregular attendance and irregular educational services from those schools.

Graph-6.3.15: Recreational pattern of the urban poor (n=500)

³ It was hard to find immunisation records of children because their parent did not keep related documents. Many mothers reported that their children did not have immunisation because they could not understand its importance.
Poor communities can rarely afford to think about recreation and socialising. They seldom participate in the city’s cultural activities despite having lived in the city for a long period of time.¹ They typically pass their leisure time by chatting with family members as well as other community members. They have little access to outdoor game facilities in the city and they often pass their leisure time by playing cards. But there is a difference between the hardcore poor and absolute poor in terms of their recreation patterns. Graph-6.3.15 shows that only 33% of the respondents watch television during their leisure time. The difference between the hardcore and absolute poor in terms of watching television is evident in the graph. Only 14.5% of the hardcore poor watch television whereas 47.7% of the absolute poor watch television in their households. Similarly, there is a wide difference between the hardcore and absolute poor in terms of using radio/cassette players in their households. The graph shows that 19% of the hardcore poor listen to radio/cassette players during their leisure time whereas 35.1% of the absolute poor listen to radio/cassette players during their leisure time. A considerable portion (21.6%) of the urban poor goes to movies at least once a month while living in the city. There is a minimum level of difference between the hardcore and absolute poor in terms of going to movies. Graph-6.3.15 shows that, 20.8% of the hardcore poor and 22.2% of the absolute poor goes to the movies on a monthly basis. The table also shows a minimum level of difference between hardcore and absolute poor in term of visiting parks and museums in the city. The graph shows that 21.3% of the hardcore poor and 24% of the absolute poor visit parks and museums at least once a month. Thus it is evident from the graph that the poor who are in a relatively better position have more access to modern means of amusement.

6.4. Forms of adaptations of the urban poor

6.4.1 Family and social networks

Types of family

The family plays an important role in the adaptation of the urban poor to city life. Different forms of families exist among the urban poor with the nuclear family being

¹ Bradley-Brit (1975) explains the rich cultural traditions of Dhaka City since the colonial period. A number of cultural entertainment programs including drama, theatre, film, festivals and so on happen in the city on a regular basis. Most of the cultural activities are for the consumptions of the middle class where the poor communities have virtually no access.
the most common. Graph-6.4.1 shows that 9% of the families are single parent.¹ These single parent families are mostly mother-centred, which occur due to the separation of wives and husbands, broken marriages and widowhood. The numbers of these mother-centred families are increasing among these poor communities due to the increasing rate of abandonment of wives by husbands. Moreover, these families are more vulnerable in the city than other forms of families. They usually get support from their maternal relatives for adaptation to the city.

Graph-6.4.1: Types of family (n=500)

Due to poverty and a lack of adequate accommodation, the household head usually lives in the city with his wife and children and therefore nuclear families are prominent. Graph-6.4.1 shows that 53% of the families are nuclear where only a husband and wife, or husband, wife and their children live together. One-fourth of the total families are identified as ‘extended’. Table-6.4.1 shows that out of 125 extended families 71.2% are ‘blood-based’ where extended members are blood relatives - especially parents or brother and sister of the head of the family. In another 32.8% of families, extended members are marriage-based relatives especially mother-in-laws, brother-in-law and sister-in-laws. In the remaining 6.4% of families, ‘fictive’ relatives - especially village friends - are living as extended family members. The table shows that most cases (65.6%) of extended members live in households due to family ties. In another 31.2% of families, extended members reside there for work purposes. And in the remaining 9.6% of families, extended members live in the households because of inadequate accommodation in city.

¹ Except for one, all single parent families were identified as mother-centred in this survey.
Table-6.4.1: Types and causes of extended family (n=125)

<table>
<thead>
<tr>
<th>Types and causes</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blood based</td>
<td>89</td>
<td>71.2</td>
</tr>
<tr>
<td>Marriage based</td>
<td>41</td>
<td>32.8</td>
</tr>
<tr>
<td>Fictive based</td>
<td>8</td>
<td>6.4</td>
</tr>
<tr>
<td>Causes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Family bondage</td>
<td>82</td>
<td>65.6</td>
</tr>
<tr>
<td>Better for work</td>
<td>39</td>
<td>31.2</td>
</tr>
<tr>
<td>Inadequate dwelling</td>
<td>12</td>
<td>9.6</td>
</tr>
</tbody>
</table>

Table-6.4.2: Types and causes of ‘non-family’ (n=67)

<table>
<thead>
<tr>
<th>Types and causes</th>
<th>Frequency</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Types:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mess hall living</td>
<td>41</td>
<td>61.2</td>
</tr>
<tr>
<td>Paying guest</td>
<td>9</td>
<td>13.4</td>
</tr>
<tr>
<td>Sleeping arrangement</td>
<td>15</td>
<td>22.4</td>
</tr>
<tr>
<td>Others</td>
<td>2</td>
<td>3.0</td>
</tr>
<tr>
<td>Causes:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Separation for work</td>
<td>50</td>
<td>74.6</td>
</tr>
<tr>
<td>Unmarried</td>
<td>11</td>
<td>16.4</td>
</tr>
<tr>
<td>Marriage break-up</td>
<td>6</td>
<td>9.0</td>
</tr>
</tbody>
</table>

A considerable number (13%) of the total households are identified as ‘non-family’, where the respondents are living as singles. There are several types of ‘non-family’ adaptations. Table-6.4.2 shows that out of 67 ‘non-family’ respondents 61.2% live in ‘mess hall’¹ and pay a certain amount of money for accommodation and food on a

¹ The most common pattern of urban living by single urban poor is the ‘mess hall’. In this form of accommodation, groups of poor people take meals together and share living quarters within the slums. In addition, these poor people work in the same employment and usually live together. In Mohammadpur rickshaw pullers live in a ‘mess hall’ of rickshaw owners. Their families reside in rural villages and they often visit and support them.
monthly or daily basis. Another 13.4% of respondents live as ‘paying-guests’ with other families, where they pay for their accommodation and food. The table also shows that the remaining 22.4% of ‘non-family’ respondents live in communal sleeping arrangements where they pay a small amount of money for their accommodation per night. They usually eat in low-cost restaurants near where they reside. Some (3%) are found in ‘other modes of adaptation’. Most of these ‘non-family’ adaptations (74.6%) occur in the city through the separation of members from their rural families. Another 16.4% adapt in this way, as they are unmarried and have no plan to begin a family at this stage of their life. The remaining 9% are either divorced or separated from their spouses and presently lead their lives as singles.

Shoheb Miah, a single young man explained living in ‘mess hall’:

I commenced my life in this mess hall with some of my village fellows. My younger brother has recently migrated to the city and he is also living with me. One hundred people are living here. The mess hall manager collects money from each resident on a monthly basis. I need to pay 200Tk. per month for accommodation. I pay 35Tk. per day for three meals. Meals are provided in the mess hall but I need more food. You know, pulling a rickshaw is a hard job and I need extra food for that. I am planning to get married in the next season and then I will leave this mess hall…(Case-1, Mohammadpur).

Shahidul Islam, a 32 year old man gave his account in the following:

I lived in different places in the city and now I am living here since last year. I am paying 10Tk. per night and save some money from my house rent. My wife and kids are living in my village and I often visit them there. When I go to my village I stay a couple of weeks with them. So I am not renting a house here in the city on a monthly basis. I sleep here with other rickshaw pullers and we are very close to each other like family members. I take my food from the restaurant near the railway station. Other similar fellows are eating in the same restaurant (Case-5, Demra).

**Pattern of urban social networks**

The urban poor have both kinship and non-kinship networks in the city. Table-6.4.3 shows that 34% of the total respondents have kinship networks in the city. This type of network is more common among the hardcore poor than the absolute poor. About 13% of the urban poor have blood based networks whereas 7.4% have marriage based on
networks in the city. About 14% of the respondents have a fictive network\(^1\) based on their common district of origin. The table shows that both blood and marriage networks are more common among the absolute poor whereas fictive networks are more common among the hardcore poor. The hardcore poor are more dependent on fellow villagers for both economic and social support. These are absolutely necessary for their adaptation to city life.

Table-6.4.3: Types of urban social networks

<table>
<thead>
<tr>
<th>Urban social networks</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Kinship based:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Blood network</td>
<td>35.8 (79)</td>
<td>32.6 (91)</td>
<td>34.0 (170)</td>
</tr>
<tr>
<td>Marriage network</td>
<td>11.8 (26)</td>
<td>13.6 (38)</td>
<td>12.8 (64)</td>
</tr>
<tr>
<td>Fictive network</td>
<td>6.8 (15)</td>
<td>7.9 (22)</td>
<td>7.4 (37)</td>
</tr>
<tr>
<td>Non-kinship based:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community network</td>
<td>17.2 (38)</td>
<td>11.1 (31)</td>
<td>13.8 (69)</td>
</tr>
<tr>
<td>Employment network</td>
<td>40.3 (89)</td>
<td>57.3 (160)</td>
<td>49.8 (249)</td>
</tr>
<tr>
<td>Tenant network</td>
<td>3.2 (7)</td>
<td>2.9 (8)</td>
<td>3.0 (15)</td>
</tr>
</tbody>
</table>

Non-kinship networks are more common among the urban poor.\(^2\) About half (49.8%) of the total respondents have non-kinship networks in the city. This type of network is more common among the absolute poor than the hardcore poor. Table-6.4.3 shows that 40.3% of the hardcore poor have non-kinship network whereas 57.3% of the absolute poor have this type of network in the city. Non-kinship community based networks are widely common among the poor communities of Dhaka City. The table shows that 29.9% of the hardcore poor and 41.9% of the absolute poor have a community network in the city.

\(^1\) Fictive kinship is a common social phenomenon in Bengali society. There are different fictive terms based on age and gender; bhai (brother), bhabi (sister-in-laws), chasa (uncle), chachi (aunt) are very common fictive terms. But bhai (brother) and chasa (uncle) are the most common fictive terms among the poor communities.

\(^2\) Non-kinship networks are usually found to be additive to kinship networks. Although non-kinship networks play significant role in urban adaptations, it is not substitute to kinship networks. In the slum areas poor people often simultaneously maintain networks with their kin and non-kin. But many of them were identified who have not any contact either with their kin or non-kin.
The poor maintain a close relationship with other community people living in the same neighbourhood. An employment network was also common among a considerable portion (10.2%) of the respondents. A very small portion (3%) maintain a tenant network with their landlord or landowner, which also helps them adapt to city life.

Social networking plays an important role in these households for coping with poverty and vulnerability. Graph-6.4.2 shows that 51.2% of the respondents visit their relatives on different social occasions. The percentage of visiting relatives/friends is higher among the absolute poor than the hardcore poor. The fact is, the hardcore poor are mostly preoccupied with their jobs and get less time to visit their relatives/friends. The graph shows that 53.6% of the total respondents were visited by their relatives and friends on different social occasions. The absolute poor are visited more by their relatives and friends than the hardcore poor.
Reciprocity in economic and social life perpetuates through such social networks. The poor get both financial and non-financial support from their relatives and friends. Graph-6.4.3 shows that 53.4% of the total respondents receive and/or provide financial support to their relatives and friends. The graph shows a difference between the hardcore and absolute poor in terms of financial assistance they receive and/or provide. The graph also shows that 26.8% of the total respondents receive and/or provide non-financial support - especially social or moral support from their relatives and friends. The percentage of receiving and/or providing non-financial support¹ is also higher among the absolute poor than the hardcore poor.

Mominul Islam, a young man, explained his village based ‘fictive network’ in the following:

In the city, at first I took shelter in a slum nearing the airport. In that slum my village uncles were living. I stayed few months there and then moved here. A number of my village fellows were living here. Believe me, without their help I could not survive here in the city. They trained me to pull a rickshaw in the city. I have no relatives in the city except my younger brother. But I have few close friends who came from the same district. We get financial help from each other to meet our economic needs. If we do not help each other who will help us? (Case-2, Mohammadpur)

Rahman Mollah, an old man made the following comment on his community network:

I came to the city a long time ago. Since my arrival in the city I have been living in this area. I have some relatives in the city but I have less contact with them. Most of my friends are living in this area and I have more contact with them. They are not my blood relatives but they are more than that. I share everything with them and they also share with me. We always try to help each other within our limited capacities to cope with the city. We are living here together for a long period of time and now we are mentally dependent on each other. I can say to you, it is difficult for us to live in the city without helping each other (Case-1, Demra).

**Correlates and predictors of urban social networks**

An urban social network is not correlated with neighbourhoods where the poor are living. But it is negatively correlated with the habitat type of the poor communities ($r=-.219$ at the 0.01 level). Multiple regression shows habitat type as a predictor of urban social networks ($\beta=-.173$; $t=-3.3850$; $\text{sig}=0.00$). Table-6.4.6 shows that there is a

¹ Non-financial support includes looking after children in the absence of their parents. On many occasions parents were at work while their children were supervised by community friends. The poor often get information of jobs, shelter and accommodation during their initial stage of migration to the city, assistance in building houses, help in the marriage of their daughters and so on.
significant difference between the poor living in temporary and permanent habitats in terms of their urban social networks at chi-square=4.466; d.f=1; p=.035. The poor living in temporary habitats like jupri and tin-shed maintain more networks than the poor living in permanent habitats like a semi-pucca/pucca structure to cope with poverty and vulnerability.

Table-6.4.4: Correlates of urban social networks

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Urban social networks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbourhood</td>
<td>.069</td>
</tr>
<tr>
<td>Habitat type</td>
<td>-.219**</td>
</tr>
<tr>
<td>Age</td>
<td>.103*</td>
</tr>
<tr>
<td>Gender</td>
<td>.241**</td>
</tr>
<tr>
<td>Marital status</td>
<td>.165**</td>
</tr>
<tr>
<td>Education</td>
<td>-.153**</td>
</tr>
<tr>
<td>Urban residence</td>
<td>.090*</td>
</tr>
<tr>
<td>Household head type</td>
<td>.159**</td>
</tr>
<tr>
<td>Household structure</td>
<td>.019</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed)
* Correlation is significant at the 0.05 level (2-tailed)

Table-6.4.5: Multiple regression of urban social networks

<table>
<thead>
<tr>
<th>Predictors</th>
<th>Unstandardised coefficients</th>
<th>Standardised coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>B</td>
<td>Std. error</td>
</tr>
<tr>
<td>(Constant)</td>
<td>1.043</td>
<td>.146</td>
</tr>
<tr>
<td>Habitat type</td>
<td>-.109</td>
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<tr>
<td>Age</td>
<td>2.182E-03</td>
<td>.002</td>
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<tr>
<td>Gender</td>
<td>.211</td>
<td>.050</td>
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<tr>
<td>Marital status</td>
<td>4.156E-02</td>
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<tr>
<td>Education</td>
<td>-2.528E-02</td>
<td>.026</td>
</tr>
<tr>
<td>Urban residence</td>
<td>1.500E-03</td>
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</tr>
<tr>
<td>Household head type</td>
<td>6.272E-02</td>
<td>.076</td>
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Table-6.4.6: Socio-demographic characteristics and urban social networks

<table>
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<tr>
<th>Socio-demographic characteristics</th>
<th>Urban social networks</th>
<th>Chi-square</th>
<th>d.f</th>
<th>Sign.</th>
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<tbody>
<tr>
<td></td>
<td>More network (n=330)</td>
<td>Less network (n=170)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirpur</td>
<td>33.6 (111)</td>
<td>40.6 (69)</td>
<td>34.791</td>
<td>2</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>47.6 (157)</td>
<td>22.4 (38)</td>
<td>37</td>
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<tr>
<td>Demra</td>
<td>18.8 (62)</td>
<td>37.1 (63)</td>
<td>4.466</td>
<td>1</td>
</tr>
<tr>
<td>Habitat type</td>
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<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td>79.4 (262)</td>
<td>87.1 (148)</td>
<td>4.466</td>
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</tr>
<tr>
<td>Permanent</td>
<td>20.6 (68)</td>
<td>12.9 (22)</td>
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<tr>
<td>Age</td>
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</tr>
<tr>
<td>Younger (up to 30 yrs)</td>
<td>43.3 (143)</td>
<td>30.6 (52)</td>
<td>7.661</td>
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<tr>
<td>Aged (31 yrs +)</td>
<td>56.7 (187)</td>
<td>69.4 (118)</td>
<td>27</td>
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</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Male</td>
<td>80.3 (265)</td>
<td>57.6 (98)</td>
<td>28.951</td>
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<tr>
<td>Female</td>
<td>19.7 (65)</td>
<td>42.4 (72)</td>
<td>10.763</td>
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<td>Marital status</td>
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<tr>
<td>Unmarried/married</td>
<td>96.1 (317)</td>
<td>92.4 (157)</td>
<td>3.129</td>
<td>1</td>
</tr>
<tr>
<td>Divorced &amp; separated</td>
<td>3.9 (13)</td>
<td>7.6 (13)</td>
<td>936</td>
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<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>55.5 (183)</td>
<td>70.6 (120)</td>
<td>10.763</td>
<td>1</td>
</tr>
<tr>
<td>Literate</td>
<td>14.5 (147)</td>
<td>29.4 (50)</td>
<td>9.13</td>
<td>1</td>
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<td>Urban residence</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Recent (up to 5 yrs)</td>
<td>20.6 (68)</td>
<td>18.8 (32)</td>
<td>1.223</td>
<td>1</td>
</tr>
<tr>
<td>Long-term (6 yrs+)</td>
<td>79.4 (262)</td>
<td>81.2 (138)</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Household head type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed</td>
<td>93.9 (310)</td>
<td>84.1 (143)</td>
<td>12.709</td>
<td>1</td>
</tr>
<tr>
<td>Female-headed</td>
<td>6.1 (20)</td>
<td>15.9 (27)</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Household structure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single member</td>
<td>17.0 (56)</td>
<td>7.1 (12)</td>
<td>9.379</td>
<td>1</td>
</tr>
<tr>
<td>Two &amp; more member</td>
<td>83.0 (274)</td>
<td>92.9 (158)</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>
An urban social network is positively correlated with the demographic characteristics of the respondents, especially age ($r=0.103$ at the 0.05 level), gender ($r=0.241$ at the 0.01 level) and marital status ($r=0.165$ at the 0.01 level). The younger respondents have more contact with their relatives and friends than aged respondents. Male respondents also have more social networks than female respondents. Multiple regression shows that gender is a predictor of urban social networks ($\beta=0.198$; $t=4.173$; $p=0.00$). Table-6.4.6 shows a significant difference between males and females in term of urban social networks at chi-square=28.951; d.f=1; $p=0.00$. The respondents who are divorced or separated have fewer networks than other respondents. There is a significant difference between illiterate and literate respondents in terms of their urban social networks (chi-square=10.763; d.f=1; $p=0.001$). The literate respondents have more urban social networks in the city than illiterate respondents.

Urban social networking is positively correlated with the residence pattern of the respondents ($r=0.090$ at the 0.05 level). The chi-square value indicates no significant difference between recent migrants to the city and the long-term migrants in terms of their urban social network. The household head type is positively correlated with urban social network ($r=0.159$ at the 0.01 level). There is a significant difference between male-headed and female-headed households in terms of their urban social network (chi-square=12.709; d.f=1; $p=0.00$). This means that male-headed households have more urban social networks than their female-headed counterparts. In fact, the existing social structure allows males to participate in different social events which help them create wider social networks.

**Pattern of village networks**

Village networking is very common among the urban poor as they have mostly migrated from different rural districts. Despite living in the city for a long period of time they generally do not lose their bond with their villages. The young respondents who were born in the city also maintain contact with their ancestral villages. Table-6.4.7 shows that significant portions of the hardcore and absolute poor visit their villages and are visited by guests from their village. According to the table 31% of the respondents visit their villages once a year. Another 20.2% and 28% of the respondents visit their villages twice a year and three times or more a year respectively. The table shows that 21% of the total respondents were visited by guests from their village once a year. And
### Table 6.4.7: The number of those visiting villages/visited by guests from villages

<table>
<thead>
<tr>
<th>Number of visits per year</th>
<th>Visiting villages</th>
<th>Visited by guests from villages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hardcore poor (n=221)</td>
<td>Absolute poor (n=279)</td>
</tr>
<tr>
<td>Once</td>
<td>28.5 (63)</td>
<td>33.0 (92)</td>
</tr>
<tr>
<td>Twice</td>
<td>16.3 (36)</td>
<td>23.3 (65)</td>
</tr>
<tr>
<td>Thrice or more</td>
<td>32.1 (71)</td>
<td>24.7 (69)</td>
</tr>
</tbody>
</table>

### Table 6.4.8: Reasons for visiting villages/visited by guests from villages

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Visiting villages</th>
<th>Visited by guests from villages</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Hardcore poor (n=221)</td>
<td>Absolute poor (n=279)</td>
</tr>
<tr>
<td>Meeting relatives</td>
<td>40.7 (90)</td>
<td>45.9 (128)</td>
</tr>
<tr>
<td>Financial support</td>
<td>24.0 (53)</td>
<td>22.2 (62)</td>
</tr>
<tr>
<td>Cultivation/ Homestead</td>
<td>13.1 (29)</td>
<td>16.9 (47)</td>
</tr>
<tr>
<td>Social/ religious gatherings</td>
<td>11.4 (25)</td>
<td>12.3 (34)</td>
</tr>
</tbody>
</table>

### Graph 6.4.4: Support provided/received from villages (n=500)

![Graph showing support provided and received from villages](image-url)
another 25.6% and 17.2% were visited by guests from their village twice a year and three times or more a year respectively.

There are a number of major reasons why poor communities visit their villages and are visited by guests from their villages. Table-6.4.8 shows a difference between the hardcore and absolute poor in relation to reasons for such visits. Most of the respondents (43.6%) visit their villages to meet with their relatives and most of them (56.4%) are also visited by their village guests for the same reason. The table shows that 23% of the respondents visit their villages for financial support and 16.6% are visited by their village guests for this support. More than 15% of the respondents visit their villages to cultivate rural land. Graph 6.4.4 shows that 29.4% of the hardcore poor and 36.2% of the absolute poor provide support, especially in the form of cash to their villages. The graph also shows that 9% of the hardcore poor and 16.5% of the absolute poor also received support.¹ Social and religious gatherings are other important reasons for visiting villages. Table-6.4.8 shows that 11.8% of the total respondents visit villages mostly during social and religious festivals, especially Edul-Feter and Edul-Azaha.² A small number are also visited by guests from their village during these religious festivals.

**Correlates and predictors of village networks**

Village networking is positively correlated with habitat type of the urban poor ($r=.162$ at the 0.01 level). Multiple regression shows that habitat type is a predictor ($\beta=.145$; $t=3.301$; $\text{sig.}=.00$) of village networks. Table-6.4.11 shows a significant difference between temporary and permanent habitats in terms of village networks ($\chi^2=3.714$; $\text{d.f}=1$; $p=.05$). The poor living in temporary habitats like jupri and tinned have more connections with their ancestral villages than the poor living in permanent habitats like semi-pucca/pucca structures.

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¹ This pattern is common among the urban poor who have some land in their villages. Their relatives usually look after their land and produce rice and vegetables. When they visit rural villages they bring some rice, nut, fruit and vegetables and so on. Sometimes relatives also visit them in the city with this food and vegetables.

² Edul-Feter and Edul-Azaha are the most common religious festivals of Muslim communities. During these festivals all sections of the population including the poor gather with their families, relatives and friends. The poor, whose family members and close relatives are residing in rural villages, visit them during these festivals.
The demographic characteristics are also correlated with their village networks. Table-6.4.9 shows that age ($r=-.097$ at the 0.05 level), gender ($r=-.146$ at the 0.01 level) and marital status ($r=-.111$ at the 0.05 level) are negatively correlated with village networking. Table-6.4.9 also shows a positive correlation between education and village network ($r=.095$ at the 0.05 level). Multiple regression suggests no single demographic

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Village networks</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbourhood</td>
<td>-.008</td>
</tr>
<tr>
<td>Habitat type</td>
<td>.162**</td>
</tr>
<tr>
<td>Age</td>
<td>-.097*</td>
</tr>
<tr>
<td>Gender</td>
<td>-.146**</td>
</tr>
<tr>
<td>Marital status</td>
<td>-.111*</td>
</tr>
<tr>
<td>Education</td>
<td>.095*</td>
</tr>
<tr>
<td>Urban residence</td>
<td>-.272**</td>
</tr>
<tr>
<td>Household head type</td>
<td>-.186**</td>
</tr>
<tr>
<td>Household structure</td>
<td>-.175**</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed)
* Correlation is significant at the 0.05 level (2-tailed)

<table>
<thead>
<tr>
<th>Predictors</th>
<th>Unstandardised coefficients</th>
<th>Standardised coefficients</th>
<th>t</th>
<th>Sig.</th>
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<tr>
<td></td>
<td>B</td>
<td>Std. error</td>
<td>Beta</td>
<td></td>
</tr>
<tr>
<td>(Constant)</td>
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<td></td>
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<td>.065</td>
<td>.145</td>
<td>3.301</td>
</tr>
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<td>.069</td>
<td>1.352</td>
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<tr>
<td>Gender</td>
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<td>.116</td>
<td>-.052</td>
<td>-1.115</td>
</tr>
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<td>.143</td>
<td>-.040</td>
<td>-.805</td>
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<tr>
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<td>-.013</td>
<td>-.291</td>
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<td>-.247</td>
<td>-5.187</td>
</tr>
<tr>
<td>Household head type</td>
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<td>.175</td>
<td>-.144</td>
<td>-3.119</td>
</tr>
<tr>
<td>Household structure</td>
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<td>.020</td>
<td>-.177</td>
<td>-4.046</td>
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208
## Table-6.4.11: Socio-demographic characteristics and village networks

<table>
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<tr>
<th>Socio-demographic Characteristics</th>
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<th>Chisquare</th>
<th>d.f</th>
<th>Sign.</th>
</tr>
</thead>
<tbody>
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<td>More network (n=396)</td>
<td>Less network (n=104)</td>
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<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td>Mirpur</td>
<td>34.6 (137)</td>
<td>41.3 (43)</td>
<td>19.973</td>
</tr>
<tr>
<td></td>
<td>Mohammadpur</td>
<td>43.7 (173)</td>
<td>21.2 (22)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Demra</td>
<td>21.7 (86)</td>
<td>37.5 (39)</td>
<td></td>
</tr>
<tr>
<td>Habitat type</td>
<td>Temporary</td>
<td>80.3 (318)</td>
<td>88.5 (92)</td>
<td>3.714</td>
</tr>
<tr>
<td></td>
<td>Permanent</td>
<td>19.7 (78)</td>
<td>11.5 (12)</td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td>Younger (up to 30 years)</td>
<td>41.2 (163)</td>
<td>30.8 (32)</td>
<td>3.739</td>
</tr>
<tr>
<td></td>
<td>Aged (31 years +)</td>
<td>58.8 (233)</td>
<td>69.2 (72)</td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td>Male</td>
<td>74.5 (295)</td>
<td>65.4 (68)</td>
<td>3.437</td>
</tr>
<tr>
<td></td>
<td>Female</td>
<td>25.5 (101)</td>
<td>34.6 (36)</td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td>Unmarried/married</td>
<td>97.0 (384)</td>
<td>86.5 (90)</td>
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</tr>
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<td>Divorced &amp; separated</td>
<td>3.0 (12)</td>
<td>13.5 (14)</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>Illiterate</td>
<td>57.3 (227)</td>
<td>73.1 (76)</td>
<td>8.562</td>
</tr>
<tr>
<td></td>
<td>Literate</td>
<td>42.7 (169)</td>
<td>26.9 (28)</td>
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</tr>
<tr>
<td>Urban residence</td>
<td>Recent (up to 5 yrs)</td>
<td>23.0 (91)</td>
<td>8.7 (9)</td>
<td>10.565</td>
</tr>
<tr>
<td></td>
<td>Long-term (6 yrs+)</td>
<td>77.0 (305)</td>
<td>91.3 (95)</td>
<td></td>
</tr>
<tr>
<td>Household head type</td>
<td>Male-headed</td>
<td>93.4 (370)</td>
<td>79.8 (83)</td>
<td>17.959</td>
</tr>
<tr>
<td></td>
<td>Female-headed</td>
<td>6.6 (26)</td>
<td>20.2 (21)</td>
<td></td>
</tr>
<tr>
<td>Household structure</td>
<td>Single member</td>
<td>15.2 (60)</td>
<td>7.7 (8)</td>
<td>3.900</td>
</tr>
<tr>
<td></td>
<td>Two &amp; more member</td>
<td>84.8 (336)</td>
<td>92.3 (96)</td>
<td></td>
</tr>
</tbody>
</table>
characteristic as a predictor of a network with the villages of the poor communities. But differences among the poor communities in terms of their demographic characteristics and village networks are significant at different levels, which are indicated through the values of chi-squares.

Urban residence is negatively correlated with village networks of the respondents \((r=-.272\) at the 0.01 level). Table-6.4.10 shows that urban residence is a predictor \((\text{beta}=-.247; t=-5.187; \text{sig}= .00)\) of such village network. The difference between recent migrants to the city and long-term migrants in terms of village networks is significant at chi-square=10.565; d.f=1; p=.001. The poor living in the city for the past five years have more connections with their ancestral villages than the poor living in the city for more than five years.

A village network is also negatively correlated with household head type \((r=-.186\) at the 0.01 level) and household structure \((r=-.175\) at the 0.01 level). Multiple regression indicates that both household head type \((\text{beta}=-.144; t=-3.119; \text{sig}= .002)\) and household structure \((\text{beta}=-.177; t=-4.046; \text{sig}= .00)\) are predictors of networks with the village. The difference between male-headed and female-headed households in terms of such village networking is also significant \((\text{chi-square}=17.959; \text{d.f}=1; \text{p}= .00)\). Table-6.4.11 shows that single member households are significantly different from households with two and more members in terms of village networking \((\text{chi-square}=3.900; \text{d.f}=1; \text{p}= .05)\). This means that single member households maintain more connections with their ancestral villages than households with two or more members.

6.4.2. Behaviour, culture and values

**Behavioural patterns**

The urban poor easily become angry with their families and communities due to stress. Graph-6.4.5 shows that 11.8\% of the total respondents frequently become angry, while most of the respondents (62.4\%) occasionally become angry with their families and communities.¹ The graph also shows that 19.2\% of the respondents become angry very occasionally and the remaining 6.6 \% rarely become angry with families and communities. It is the circumstances they encounter in their daily lives that make them

¹ In many instances they use rude verbal language and after a while they realise that they have not behaved properly.
angry with their families and communities. Graph-6.4.6 shows that most of them (54%) become angry due to economic reason. As the income level of the poor communities is very low and they are unable to support their families with their limited income, they become stressed and angry. Another 32% of the respondents become angry due to social reasons, especially family affairs, and the remaining 14% become angry due to psychological stress. In fact, individuals who are poor sometimes become angry because their poverty produces social and psychological tensions and stress.

**Graph-6.4.5: Becoming angry with family/community (n=500)**

<table>
<thead>
<tr>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Frequently</td>
<td>11.8</td>
</tr>
<tr>
<td>Occasionally</td>
<td>62.4</td>
</tr>
<tr>
<td>Very occasionally</td>
<td>19.2</td>
</tr>
<tr>
<td>Rarely</td>
<td>6.6</td>
</tr>
</tbody>
</table>

**Graph-6.4.6: Reasons for becoming angry (n=500)**

- Economic: 54%
- Social: 32%
- Psychological: 14%

**Religious and cultural practices**

Poor communities in Dhaka City’s slums practise popular religious and cultural values.¹ Visiting *mazars* (shrines) is one of the commonly observed practices among these poor

¹ Popular religious practices are often strongly criticised by many Muslim communities as these practices are not based on 5 pillars of Islam such as faith, prayer, alms, fasting and pilgrimage. But poor slum communities generally believe in five pillars of Islam but many of them believe that blessings from God can not be achieved without devotion to shrines and *pirs* and practising popular religious vlaues.
communities. In most cases the poor build shrines in their locality in the name of their 
pirs (spiritual leaders) who have charismatic power. They are devotees of spiritual 
leaders known by their places of origin, such as Maizbandary, Atroshi, Charmonai, 
Enyatpuri and so on.¹ Table-6.4.11 shows that 55.2% of the total respondents visit 
different shrines in the city. They are very devoted to these shrines and frequently visit 
them. Both the hardcore and absolute poor visit shrines, with the absolute poor 
predominating. The hardcore poor are more occupied with work and get less time to 
visit these shrines.

Table-6.4.12: Religious and cultural practices

<table>
<thead>
<tr>
<th>Practices</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Visiting mazars (shrines)</td>
<td>49.3 (109)</td>
<td>59.9 (167)</td>
<td>55.2 (276)</td>
</tr>
<tr>
<td>Plan to mannot (sacrifice in the name of God)</td>
<td>72.4 (160)</td>
<td>71.0 (198)</td>
<td>71.6 (358)</td>
</tr>
<tr>
<td>Devotion to pirs (religious leader)</td>
<td>37.6 (83)</td>
<td>33.3 (93)</td>
<td>35.2 (176)</td>
</tr>
<tr>
<td>Using jar/fuk (spiritual treatments)</td>
<td>51.6 (114)</td>
<td>46.2 (129)</td>
<td>48.6 (243)</td>
</tr>
</tbody>
</table>

Graph-6.4.7: Reasons for visiting mazars (shrines) (n=276)
Graph-6.4.8: Types of mannots (plan to sacrifice in the name of God) (n=385)

¹ A small number of the slum dwellers in the study locations in Dhaka City were found to visit the most 
acceptable Muslim shrines of the country such as Dargha of Shaha Zala in Sylhet and Mazar of Khan 
Zahan Ali in Bagherhat.
Graph-6.4.7 shows that out of 276 respondents who visit urban shrines 20% visit these shrines with their families and friends for the sense of well-being they get. And another 18% visit urban shrines for the peace and spiritual comfort they gain. As these shrines represent hope for future prospects, 27% visit them. And another 33% visit shrines to receive barakat (blessings from God). The remaining 2% percent visit shrines for other reasons.

Table-6.4.12 shows that most of the respondents (71.6%) plan to make mannots¹ (sacrifices in the name of God) to achieve certain goals. The table shows that such practices are more common among the hardcore poor than the absolute poor. The poor communities strongly believe their life crises can be overcome by divine intervention. Graph-6.4.8 shows that the poor mostly (52%) offer money and 17% offer goods during crisis moments. Another 10% offer animals like hens, ducks, goats and so on to overcome their crises. The graph shows that 20% of the respondents explain visiting holy places like mazars (shrines) as sacrifices during their moments of crisis.

Photograph: Rasheda Maizbandhari, a female religious leader with a few devotees in her mazar in Dhaka City

¹ Mannot is a very common practice among poor communities. As the poor are unable to give alms due to their shortage of money, they usually make some plans to sacrifice in the name of God. They offer their mannots to holy places (mosques, shrines and so on) where they think God is present.
The urban poor use folk treatments like *jar/fuk*¹ to overcome their illnesses. Table-6.4.12 shows that 37.6% of the hardcore poor and 33.3% of the absolute poor continue devotions to a religious/spiritual leader in an urban environment. They call a male leader ‘*pir baba*’ and a female leader ‘*pir khala*’. They remain very devoted to spiritual leaders, strongly believing that they can protect them from their miseries and crises through *doha* (wishes). Table-6.4.12 also shows that 48.6% of the respondents use spiritual treatments like *jar/fuk* from a religious/spiritual leader for their illnesses and crises. The percentage relying on such support is higher among the hardcore poor than the absolute poor. According to the table, 51.6% of the hardcore poor resort to such support whereas 46.2% of the absolute poor resort to these means as remedies.

Rasheda Maizbandhari’s *Mazar Sharif*, is a shrine that is the source of hope and good prospects for the poor communities living in Gandaria slum in Demra thana. Rasheda Maizbandhari explained her role at this local shrine:

> I have some spiritual power. I have a direct connection with my *maizbandhari pir* (spiritual leader). According to his instructions I am working for the slum communities. I have a hundred *vaktos* (devotees) in this slum. I have set up this *mazar sharif* (shrine) with their help. All *vaktos* (devotees) are my sons and daughters and they respect me as their mother. They call me ‘*pir khala*’ (female leader). I solve their problems through my *pir baba* (spiritual leader). They get relief from their diseases and disabilities with my *jar and fuk* (spiritual treatments). *Pani pora* (water with my wish) works for smooth delivery of the pregnant wives. Many couples have taken my *doha* (wishes) and get their babies where doctor’s treatments failed (Case-3, Demra).

Rasheda Maizbandhari added the following comment:

> I have set the photo of *pir baba* (leader) in this *mazar sharif* (shrine). Every Thursday we gather here. Both male and female *vaktos* (devotees) attend here and offer their *zikir* (prayer). We also sing some *korash* and *jari* (religious songs) in the name of *pir baba* (spiritual leader). *Vaktos* (devotees) enjoy it very much and on all occasions they continue these activities all through the night. They are very much devoted to me and follow my instructions during *zikir* (prayer). I make direct contact with my *pir baba* (spiritual leader) during *zikir* (prayer). My devotees offer their *monnots* (sacrifices) in the forms of cash, goods and animals for fulfilment their wishes. I utilise donations for *bati jalono* (burning light) at this holy place. I never compel my *vaktos* (devotees)

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¹ *Jar/fuk* is mostly used as a treatment for diseases in rural Bangladesh. The urban poor use this type of folk treatment from their spiritual leaders to overcome their illnesses. The wives drink water with wishes from spiritual leaders during their child birthing, believing that they will be able to give birth without difficulties.
to give any donation. They always willingly donate. Some people can not recognise my supernatural power and sometimes neglect me. I know one day they will appreciate and then they will be my \textit{vaktos} (devotees) (Case-3, Demra).

\textbf{Attitudes, knowledge and worldviews}

The urban poor hold many traditional attitudes and values. Graph-6.4.9 shows that 45.6\% of the respondents control pregnancy through contraceptive methods. The rate of birth control is higher among the absolute poor than the hardcore poor. The graph shows that 43\% of the hardcore poor and 47.7\% of the absolute poor rely on birth control. Yet a significant portion of these poor communities do not use birth control techniques. They hold to the belief that God creates humans and this should not be interfered with through any man made techniques.

\textbf{Graph-6.4.9: Attitudes, knowledge and worldviews (n=500)}

The urban poor generally have a low level of knowledge. They also have a low level of media access; as such they are less aware about current affairs. Graph-6.4.9 shows that 22\% of the respondents have access to newspapers and other media and they are more or less aware of current affairs. Media access and awareness of current affairs is also higher among the absolute poor than the hardcore poor. According to the graph 17.2\% of the hardcore poor have media access and awareness of current affairs whereas 25.8\% of the absolute poor have media access as well as the same level of awareness of current affairs. Graph-6.4.9 shows that 34 \% of the urban poor have some knowledge of history, geography and worldviews. Moreover, the level of knowledge and worldviews of the absolute poor is higher than for the hardcore poor. The graph shows that 28.1\% of the
hardcore poor have some level of knowledge of history and geography and have worldviews whereas 38.7% the absolute poor have the same level of knowledge of history and geography and have worldviews.¹

**Socio-demographic correlates of future planning**

The urban poor are mostly fatalistic and depend on their luck. Most of them accept their present situation as their fate and they are frustrated about the future. Some of them have a few specific future plans and are desperate to change their situation by working hard. Out of 500 respondents only 181 respondents have specific future plans. The remaining 319 respondents have no specific plans for the future. They are very pessimistic about their future. Table-6.4.13 shows the socio-demographic determinants of making future plans. There is a significant difference in making future plans in terms of neighbourhoods (chi-square=8.343; d.f=1; p=.015). It is also dependent on the habitat types of poor communities. The poor living in different habitats are significantly different in terms their capacity for future planning at chi-square=24.464; d.f=1; p=.00.

Demographic characteristics like age, gender and marital status determine the ability to make future plans. The difference between younger and aged respondents is significant at chi-square=13.714; d.f=1; p=.00. The younger respondents have more specific future plans than aged respondents. There is a significant difference between male and female in terms of future planning (chi-square=4.007; d.f=1; p=.045). Male respondents have better planning than female respondents. Divorced and separated respondents are significantly different from the other respondents in term of the future (chi-square=9.651; d.f=1; p=.002). Educational level also determines the ability to make future plans. The illiterate and literate poor are significantly different in terms of their future planning at chi-square=25.828; d.f=1; p=.00. The literate poor have better future planning than the illiterate poor.

Recent and long-term urban residents are not significantly different in terms of future planning (chi-square=.955; d.f=1; p=.329). But both household head type and household structure are significant determinants of future planning. Table-6.4.13 shows

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¹ Following Inkles and Smith’s (1974) study on individual modernity few question were asked to measure their knowledge level. They were asked questions on geography and history of their country, Bangladesh.
<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Future planning</th>
<th>Chi-square</th>
<th>d.f</th>
<th>Sign.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes (n=181)</td>
<td>No (n=319)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirpur</td>
<td>29.3 (53)</td>
<td>39.8 (127)</td>
<td>8.343</td>
<td>1</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>47.0 (85)</td>
<td>34.5 (110)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demra</td>
<td>23.8 (43)</td>
<td>25.7 (82)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Habitat type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td>70.7 (128)</td>
<td>88.4 (282)</td>
<td>24.464</td>
<td>1</td>
</tr>
<tr>
<td>Permanent</td>
<td>29.3 (53)</td>
<td>11.6 (37)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Younger (up to 30 yrs)</td>
<td>49.7 (90)</td>
<td>32.9 (105)</td>
<td>13.714</td>
<td>1</td>
</tr>
<tr>
<td>Aged (31 yrs+)</td>
<td>50.3 (91)</td>
<td>67.1 (214)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>77.9 (141)</td>
<td>69.6 (222)</td>
<td>4.007</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>22.1 (40)</td>
<td>30.4 (97)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmarried/married</td>
<td>98.9 (179)</td>
<td>92.5 (295)</td>
<td>9.651</td>
<td>1</td>
</tr>
<tr>
<td>Divorced &amp; separated</td>
<td>1.1 (2)</td>
<td>7.5 (24)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>45.9 (83)</td>
<td>69.0 (220)</td>
<td>25.828</td>
<td>1</td>
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<tr>
<td>Literate</td>
<td>54.1 (98)</td>
<td>31.0 (99)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban residence</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent (up to 5 yrs)</td>
<td>17.7 (32)</td>
<td>21.3 (68)</td>
<td>.955</td>
<td>1</td>
</tr>
<tr>
<td>Long-term (6 yrs+)</td>
<td>82.3 (149)</td>
<td>78.7 (251)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household head type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed</td>
<td>95.6 (173)</td>
<td>87.8 (280)</td>
<td>8.262</td>
<td>1</td>
</tr>
<tr>
<td>Female-headed</td>
<td>4.4 (8)</td>
<td>12.2 (39)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household structure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single member</td>
<td>9.9 (18)</td>
<td>15.7 (50)</td>
<td>3.226</td>
<td>1</td>
</tr>
<tr>
<td>Two &amp; more member</td>
<td>90.1 (163)</td>
<td>84.3 (269)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
that male-headed households and female-headed households are significantly different in terms of future planning at chi-square=8.262; d.f=1; p=.004. Male-headed households have better future planning than their female-headed counterparts. It also shows that single member households have better planning than households with two or more members (chi-square=3.226; d.f=1; p=.072).

6.4.3. Neighbourhood, grouping and politics

Nature of slum neighbourhood

Slum populations consider their neighbourhoods as generally safe though slums are typically considered ‘criminal zones’ of the city. In fact, it has been observed that slum dwellers in Dhaka City are not involved in crime in general. They are mostly occupied with survival through informal employment. Yet it is true that a small portion of the young are addicted to phensidyl, a very common drug available to them. These addicted young slum dwellers are often involved in criminal activities like stealing, robbery, prostitution and so on. As a result, they become the ‘victims’ of their circumstances. Long-term unemployment makes them frustrated and they become inclined towards this drug and other criminal activities to support their habits. Moreover, powerful people (who are not slum residents) often coerce them through threats of eviction from the slums to carry out their illegal drug business. And the money earned through the business of phensidyl mostly goes to these powerful people at the core of the illicit drug trade. Although slum populations are harassed by the police for their involvement in the phensidyl trade, the powerful people behind the scenes are typically removed from the ‘line of fire’.

Shamser Mathbar, the slum leader, commented on the criminal activities in his slum:

Yes, some of our young boys are drug addicted and they are involved with different criminal activities. But you need to know how and why they are being involved in phensidyl business. The young boys are influenced by the powerful outsiders who operate this illegal business in our slum. Slum boys get a very minimum portion of the money earned through this business. And a major portion of the money goes to the pockets of those powerful people (Case-2, Demra).

Rahman Molla also commented:

You can see that we are working hard to manage our food for our kids. We are not criminals. If someone lives here for sometime, he/she will understand
who are involved with the criminal activities in this slum. The police also know the criminals but the police have connections with them. The police always harass innocent slum dwellers. You come to this slum for a long period of time and you judge us whether we are criminal or not. We are better human being than those who treated us as criminals (Case-1, Demra).

Conflicts and community organisations
Conflicts based on rural origin and neighbourhood issues are most common among the urban poor. Graph-6.4.10 shows that about half (49.8%) of the total respondents have mentioned existing conflicts in their communities. The graph shows that conflicts are more common among the absolute poor than the hardcore poor. The urban poor have formed different community-based organisations in their neighbourhoods to solve their conflicts. The rural district from where poor people migrated to the city plays an
important role in formation of such community-based organisations. Graph-6.4.10 shows that 28.2% of the urban poor are currently involved in community based organisations. The graph shows that the absolute poor have more involvement with community-based organisations than their hardcore poor counterparts.

Graph-6.4.11 shows that the poor communities are most commonly (62%) involved in conflicts in their communities due to family and community matters. Their children are the most common source of conflicts. A considerable portion of the respondents (29%) are involved in conflicts within their community due to economic reasons. A small portion (9%) become involved in conflicts within their communities for political reasons. The poor communities usually resolve their conflicts by themselves. They sometimes seek help from their community leaders.¹ Graph-6.4.12 shows that of 249 respondents who reported having conflicts with neighbours, 60% resolved these conflicts by themselves. Another 36% resolved their conflicts with the help of community leaders. A small portion (4%) resolved their conflicts with the help of formal agencies, especially the courts and police.

Shamser Mathbar, the president of a slum, explained the informal power structure of the slum in the following comment:

I am fortunate to be their leader. They trust me as their leader. We have set up an office and we meet once a week to discuss our community problems. We do not ask outsiders to mediate our conflicts. We have formed a slum committee to resolve our conflicts. We are integrated in our community issues even though we have political divisions. We are unable to solve all of our community problems without the help from government. We are unable to stop crime without help from the police. But police are corrupt and they have strong links with criminals. We want community policing in our locality to stop crime and violence. But the police did not show any interest to community policing. (Case-2, Demra)

**Participation in urban politics**

The participation of the urban poor is not limited to their communities. They also participate in urban politics. Table-6.4.14 shows that 64.6% of the respondents are presently city voters. There is a difference between the hardcore and absolute poor in

¹ In Demra and Mirpur poor communities have community leaders who resolve their conflicts. Offices of community leaders were found in these neighbourhoods. The leaders often sit together to resolve neighbourhood problems.
terms of their voting registration. The table shows that 58.4% of the hardcore poor are presently city voters and 69.5% of the absolute poor are city voters. Furthermore, long-term poor migrants are mostly voters in the city. Graph-6.4.13 shows that 26.6% of voters in the city registered in the last five years. Another 29.7% of city voters registered within the last six to ten years. The duration of voting registration of the remaining 18.9%, 10.2% and 14.6% city voters are 11-15 years, 16-20 years and 21 years and above respectively.

Most of the recent poor migrants continue to vote in their villages. A considerable portion of the respondents are voters in both the city and their village. These ‘dual voters’ cast their votes in both the city and their villages. Table-6.4.14 shows that despite living in the city 43.2% of the total respondents are presently voters in their villages. The percentage of village voters is higher among the hardcore poor than the absolute poor. The hardcore poor are the most vulnerable group in the city and they experience more exclusion in respect to city voting registration. A greater proportion of hardcore poor cast their votes in their villages as they are more tied to their villages. The table shows that 26.7% of the hardcore poor and 18.3% of the absolute poor cast their votes in a recent union level election.¹

Table-6.4.14: Political participation of the urban poor

<table>
<thead>
<tr>
<th>Pattern of political participation</th>
<th>Hardcore poor (n=221)</th>
<th>Absolute poor (n=279)</th>
<th>All poor (n=500)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voter in the city</td>
<td>58.4 (129)</td>
<td>69.5 (194)</td>
<td>64.6 (323)</td>
</tr>
<tr>
<td>Voting in the city election</td>
<td>48.0 (106)</td>
<td>60.2 (168)</td>
<td>54.8 (274)</td>
</tr>
<tr>
<td>Voters in villages</td>
<td>47.5 (105)</td>
<td>39.8 (111)</td>
<td>43.2 (216)</td>
</tr>
<tr>
<td>Voting in union level election</td>
<td>26.7 (59)</td>
<td>18.3 (51)</td>
<td>22.0 (110)</td>
</tr>
<tr>
<td>City voting registration by themselves</td>
<td>33.9 (75)</td>
<td>41.6 (116)</td>
<td>38.2 (191)</td>
</tr>
<tr>
<td>Pressure for voting by local leaders</td>
<td>35.5 (85)</td>
<td>29 (81)</td>
<td>33.2 (166)</td>
</tr>
<tr>
<td>Strong political views</td>
<td>63.3 (140)</td>
<td>72.4 (202)</td>
<td>68.4 (342)</td>
</tr>
<tr>
<td>Political activism</td>
<td>30.3 (67)</td>
<td>25.1 (70)</td>
<td>27.4 (137)</td>
</tr>
</tbody>
</table>

¹ Such unions consist of a number of villages. They are the grassroots unit of local government. The chairman and members are elected by people for five years. Union level elections are very important for rural Bangladesh and therefore urban migrants who are still voters in their villages cast votes in these elections.
Local political leaders who act as patrons to the poor influence their participation in urban politics. In many cases, poor communities register as city voters through their help. Table-6.4.14 shows that only 38.2% of the respondents registered as city voters by themselves. The remaining respondents registered as city voters through local power brokers. The percentage of those registering to vote by themselves is higher among the absolute poor than the hardcore poor. As poor communities are very much dependent on their patrons for their survival in the city, they are often pressured by them to cast votes in their favour. Table-6.4.14 shows that 33.2% respondents were pressured by the local power brokers to cast votes in the last city election. The hardcore poor are more vulnerable and more dependent on their support and thereby they are more pressured to cast votes in elections. According to the table 35.5% of the hardcore poor were pressured in the last city election compared to 29% of the absolute poor.

Nonetheless, the urban poor are politically very aware. Though they are often swayed by false promises of local power brokers and act in their favour, they have strong political views. Table-6.4.14 shows that 68.4% of the respondents have strong political views. They are divided between the two major political parties, Bangladesh Awami

¹ Mayor and Ward Commissioners are elected through city corporation elections. They are usually nominated from two major political parties and sometimes it becomes a very contested election.
League (AL) and Bangladesh Nationalist Party (BNP).¹ Due to their vulnerable and unstable urban conditions they often favour the ruling party to get protection for their habitats. But if they get the opportunity to cast their votes through secret ballots they cast votes in favour of the party they prefer. Table-6.4.14 shows that 27.4% of the urban poor attend different political activities like political processions, picketing during hartal (strikes) by the political opposition and so on. In addition, the hardcore poor attend more political activities than the absolute poor to gain support from local power brokers.

**Urban policies and urban protest**

The urban poor are politically marginalised despite their participation in urban politics. Urban government generally ignores their interests and pursues policies to regulate squatter settlements and low income activities of petty traders, hawkers and rickshaw pullers. Graph-6.4.14 shows that 59.2% of the total respondents are affected by policies of urban government. The hardcore poor are more affected by urban policies than the absolute poor. The graph shows that 62.4% of the hardcore poor have been affected by recent urban policies whereas 56.6% of the absolute poor are affected by those policies.

**Graph-6.4.14. Affected by urban policies and urban protest (n=500)**

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¹ Bangladesh Awami League (AL) and Bangladesh Nationalist Party (BNP) are the two major political parties. Other major parties include Jatiya Party, Jamaat-e-Islam and Eleven Party Progressive Alliance. After the restoration of democracy in 1991, BNP and AL have ruled the country one after the other. Presently the BNP (along with its alliances) is in power.
Graph-6.4.15 summarises the urban polices that have most seriously affected the livelihood of the urban poor. Slum eviction has affected about 19% of the total respondents. As mentioned earlier slum eviction results in loss of shelter and homelessness. About 20% of the respondents reported they had been affected by rickshaw and tempo (two-stroke engines vehicles) eviction. A considerable number (17.6%) of them are affected by hawker eviction. A very small (3%) portion is affected by other policies.

Although the urban poor are seriously affected by urban policies developed to regulate them, their participation in urban protest is very limited. Graph-6.4.14 shows that only 13.8% of the respondents had attended urban protests. Participation in urban protest is relatively higher among the absolute poor than the hardcore poor. Due to their poverty and vulnerability the poor cannot exert any strong pressure upon government through urban protests. They consider themselves to be vulnerable and powerless and consequently do not publicly protest against urban policies.
Rahman Mollah, a *tempo* (two-stroke engine vehicle) driver said the following:

I was a tempo driver in the city. I earned good money and I was able to manage my large family with that income. I started my happy life in the city after a long struggle. You know, government has banned all tempo and introduced gas operated new type of two-stroke engine vehicle known as CNG in the city. I am jobless in the city because I have no such amount of money needed for this vehicle. Now I am planning to pull rickshaw again. I am quite old and I do not know how I will pull rickshaw. What a tragedy! The government has created thousands of unemployment through this eviction. We are poor and we have nothing in the city. How can we make a movement against injustices of the government..?(Case-1, Demra)

**Correlates and predictors of political integration**

Political integration of the urban poor is negatively correlated with both neighbourhood ($r=-.160$ at the 0.01 level) and habitat type ($r=-.093$ at the 0.05 level).¹ The multiple regression indicates that both neighbourhood ($\beta=-.133; t=-3.409; \text{sig}=.001$) and habitat type ($\beta=-.082; t=-2.103; \text{sig}=.036$) are predictors of political integration. Table-6.4.17 shows a significant difference among neighbourhoods in terms of the level of political integration ($\text{chi-square}=37.542; \text{d.f}=2; \text{p}=.00$). The poor are more involved in politics in Mirpur and Demra for their survival, as these neighbourhoods are mostly characterised by resettlement and a squatter population. There is no significant difference between temporary and permanent habitats in terms of political integration ($\text{chi-square}=.485; \text{d.f}=1; \text{p}=.486$). The poor living in temporary habitats like jupri and tin-shed have higher a level of political participation in the city merely for their survival.

Political integration is positively correlated with the age of the respondents ($r=.310$ at the 0.01 level). Multiple regression shows age as one of the predictors of political integration of the urban poor. Table-6.4.17 shows a significant difference between the younger population and aged respondents in terms of their level of political integration ($\text{chi-square}=37.574; \text{d.f}=1; \text{p}=.00$). Aged respondents have a higher level of political integration than younger respondents. There is no significant difference between males and females in terms of their political integration, as both males and females are almost

¹ In this study political integration refers to voting in elections, participation in political activities, organisational memberships and interaction with local urban government.
equally active in urban politics. Marital status is positively correlated (r=.126 at the 0.01 level) with the political integration of poor communities. But it can not be a predictor of political integration (beta=.030; t=.705; sig=.481). There is no correlation between educational and political integration of the urban poor. The difference between illiterate and literate poor in terms of their political integration is not significant (chi-square=.020; d.f=1; p=.88) because the poor (irrespective of their level of education) are very much active in urban politics.

Table-6.4.15: Correlates of political integration

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Political integration</th>
</tr>
</thead>
<tbody>
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<td>Neighbourhood</td>
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</tr>
<tr>
<td>Habitat type</td>
<td>-.093*</td>
</tr>
<tr>
<td>Age</td>
<td>.310**</td>
</tr>
<tr>
<td>Gender</td>
<td>-.028</td>
</tr>
<tr>
<td>Marital status</td>
<td>.126**</td>
</tr>
<tr>
<td>Education</td>
<td>-.028</td>
</tr>
<tr>
<td>Urban residence</td>
<td>.441**</td>
</tr>
<tr>
<td>Household head type</td>
<td>.017</td>
</tr>
<tr>
<td>Household structure</td>
<td>.276**</td>
</tr>
</tbody>
</table>

** Correlation is significant at the 0.01 level (2-tailed)
* Correlation is significant at the 0.05 level (2-tailed)

Table-6.4.16: Multiple regression of political integration

<table>
<thead>
<tr>
<th>Predictors</th>
<th>Unstandardised coefficients</th>
<th>Standardised coefficients</th>
<th>t</th>
<th>Sig.</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Constant)</td>
<td></td>
<td></td>
<td>1.213</td>
<td>.226</td>
</tr>
<tr>
<td>Neighbourhood</td>
<td>.332</td>
<td>.274</td>
<td>-3.409</td>
<td>.001</td>
</tr>
<tr>
<td>Habitat type</td>
<td>-.171</td>
<td>.050</td>
<td>-2.103</td>
<td>.036</td>
</tr>
<tr>
<td>Age</td>
<td>8.585E-03</td>
<td>.004</td>
<td>2.276</td>
<td>.023</td>
</tr>
<tr>
<td>Marital status</td>
<td>7.761E-02</td>
<td>.110</td>
<td>.705</td>
<td>.481</td>
</tr>
<tr>
<td>Urban residence</td>
<td>2.864E-02</td>
<td>.004</td>
<td>7.979</td>
<td>.000</td>
</tr>
<tr>
<td>Household structure</td>
<td>6.704E-02</td>
<td>.017</td>
<td>3.976</td>
<td>.000</td>
</tr>
</tbody>
</table>
### Table 6.4.17: Socio-demographic characteristics and political integration

<table>
<thead>
<tr>
<th>Socio-demographic characteristics</th>
<th>Political integration</th>
<th>Chi-square</th>
<th>d.f</th>
<th>Sign.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>More integration (n=323)</td>
<td>Less integration (n=177)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Neighbourhood</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mirpur</td>
<td>44.6 (144)</td>
<td>20.3 (36)</td>
<td>37.542</td>
<td>2</td>
</tr>
<tr>
<td>Mohammadpur</td>
<td>30.0 (97)</td>
<td>55.4 (98)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Demra</td>
<td>25.4 (82)</td>
<td>24.3 (43)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Habitat type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Temporary</td>
<td>81.1 (262)</td>
<td>83.6 (148)</td>
<td>.485</td>
<td>1</td>
</tr>
<tr>
<td>Permanent</td>
<td>18.9 (61)</td>
<td>16.4 (29)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Age</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Younger (up to 30 yrs)</td>
<td>29.1 (94)</td>
<td>57.1 (101)</td>
<td>37.574</td>
<td>1</td>
</tr>
<tr>
<td>Aged (31 years+)</td>
<td>70.9 (229)</td>
<td>42.9 (76)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Gender</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male</td>
<td>73.7 (238)</td>
<td>70.6 (125)</td>
<td>.539</td>
<td>1</td>
</tr>
<tr>
<td>Female</td>
<td>26.3 (85)</td>
<td>29.4 (52)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Marital status</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unmarried/married</td>
<td>95.0 (307)</td>
<td>94.4 (167)</td>
<td>.112</td>
<td>1</td>
</tr>
<tr>
<td>Divorced &amp; separated</td>
<td>5.0 (16)</td>
<td>5.6 (10)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Illiterate</td>
<td>60.4 (195)</td>
<td>61.0 (108)</td>
<td>.020</td>
<td>1</td>
</tr>
<tr>
<td>Literate</td>
<td>39.6 (128)</td>
<td>39.0 (69)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Urban Residence</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Recent (up to 5 yrs)</td>
<td>5.9 (19)</td>
<td>45.8 (81)</td>
<td>113.659</td>
<td>1</td>
</tr>
<tr>
<td>Long-term (6 yrs+)</td>
<td>94.1 (304)</td>
<td>54.2 (96)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household head type</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Male-headed</td>
<td>90.7 (293)</td>
<td>90.4 (160)</td>
<td>.013</td>
<td>1</td>
</tr>
<tr>
<td>Female-headed</td>
<td>9.3 (30)</td>
<td>9.6 (17)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Household structure</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Single member</td>
<td>4.6 (15)</td>
<td>29.9 (53)</td>
<td>62.284</td>
<td>1</td>
</tr>
<tr>
<td>Two &amp; more member</td>
<td>95.4 (308)</td>
<td>70.1 (124)</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
The urban residence of poor communities is positively correlated with their political integration ($r=.441$ at the 0.01 level). Multiple regression suggests urban residence as one of the predictors ($\beta=.353; t=7.979; p=.00$) of political integration. Table-6.4.17 also shows a significant difference between the recent poor who have lived in the city for the last five years and the long-term poor who have been living here for more than that period ($\chi^2=113.659; d.f=1; p=.00$).

Household head type is not correlated with political integration and there is no significant difference between male-headed and female-headed households in term of political integration. But household structure of the urban poor is positively correlated ($r=.276$ at the 0.01 level) with their political integration. Multiple regression also suggests household structure as another predictor ($\beta=.161; t=3.976; \text{sig}=.00$) of political integration. Table-6.4.17 shows that single member households are significantly different from households with two or more members in terms of political integration ($\chi^2=62.284; d.f=1; p=.00$). Single member households are less integrated with city politics as they are mostly temporary migrants in the city.

6.5. Summary of findings
The respondents have mostly been living in temporary habitats in different poor urban neighbourhoods. Both unmarried and married respondents are incorporated in the study. A small portion are identified as divorced and separated. The respondents are mostly illiterate and they lack employment training. They migrated to the city from rural areas due to different social, economic and environmental reasons. Although most households are male-headed, female-headed households are increasing among the poor communities in Dhaka City. A considerable portion of these households in the city are identified as single-headed.

The poor are involved in informal sectors of employment because of their low level of skills. They frequently face underemployment, harassment and other problems at their workplace. The respondents generally earn a low level of income insufficient for supporting their livelihoods. Because of their low level of income their level of consumption is also low. Most of their earning is spent on food. They usually consume basic foods and avoid expensive items even though these items are essential for their
living. There is a difference between the hard core and absolute poor in terms of their income and consumption patterns. Both income and consumption are determined by neighbourhood, habitat type and the household characteristics of the respondents.

Most of the respondents have taken loans from informal sources because they have little access to the available formal sources for loans. A considerable portion of them have some savings in their households. They also have some low cost goods in their households. There is a difference between the hardcore and absolute poor in terms of their ‘asset vulnerability’. Asset vulnerability is determined by habitat type, level of education, length of urban residence and the household size of the respondents.

The urban poor have little access to urban land and they are mostly settled on vacant government land or private land in the city. They are mostly settled in different forms of temporary habitats made of low cost housing materials. These habitats become vulnerable due to annual floodwater. They have generally limited access to urban infrastructure facilities. The quality of material environment is very poor. They have very limited access to services for health, education and recreation which are essential for their social well-being.

While the nuclear family is predominant among these poor communities, there are a significant number of extended families among them. Mother-centred single parent families are increasing. A considerable portion is living in the city as singles and their other family members are living in their original villages. The urban poor maintain both kinship and non-kinship networks in the city. Fictive kinship based on common district of origin and community based networks is very common. These social networks work as social capital for their adaptation. The poor maintain a strong connection with their ancestral villages. These village networks are determined by habitat type, length of urban residence and the household characteristics of the respondents.

The poor sometimes become angry with their families and communities due to economic tensions which produce stress. Despite this, a considerable portion of them behave very rationally. They practise some traditional activities like visiting shrines, sacrifices in the name of God, using folk treatments from religious and spiritual leaders and so on. The poor have generally a low level of knowledge. Their outlooks are very
much regional. Most of them are fatalistic and they are not optimistic about their future. Their ability to make future plans is differentiated by habitat type, demographic characteristics like age, gender, marital status and their household characteristics.

The urban poor are often vulnerable to crime and violence often operated by powerful non-slum residents. Grouping and conflicts are characteristics of the urban poor. They have informal power structures based on community based organisations which play significant role in solution of community conflict. The poor communities also actively participate in urban politics. Most are city voters and cast their votes in city elections. A considerable portion votes in both city and village elections. These poor communities are often influenced by local power brokers and act according to their instructions due to their unstable and vulnerable situations. The poor have political views and act according to those views. Urban policies relating to the regulation of squatters and low income activities in the city seriously affect these people. But they are generally unable to protest because of their poverty and vulnerability. Political integration of these poor communities is determined by their neighbourhood and habitat type, age, urban residence and household structure.
CHAPTER-7
DISCUSSION

7.1. Introduction

This chapter opens with a discussion about the main findings of the study on adaptations of poor people to poverty in Dhaka City. A comparative analysis between the findings of this study and those in other studies is also provided. Chapter-6 presents the findings of the study which support the view that the urban poor living in slums and squatter settlements in Dhaka City face extreme poverty and vulnerability in terms of their employment, income, housing and infrastructure, and social services. Their poverty and vulnerability limits their social, cultural and political adaptations to the city. It is also evident that there are some socio-demographic differentials of poverty and adaptations. The next task was to outline in detail the extent to which the ‘urban livelihood framework’ meets this analysis of urban poverty and adaptations.

The chapter begins with an overview of the ‘urban livelihood framework’ which, as explained previously, has been used as the frame of reference. The details of urban poverty and adaptations are outlined over the following sections of this chapter. It focuses on the discussion of informal employment and livelihood strategies of poor communities in the urban context of Dhaka City. Different dimensions of poverty, asset vulnerability and well-being issues have been addressed. The issues of families and social networking have been discussed to understand their coping with urban life. Their values and cultural practices have also been analysed to understand their cultural adaptations to the city. It further focuses on their political participation and the role of state and global forces in poverty and adaptations. The chapter also revisits the findings of the research and relevant theoretical issues.

Both qualitative and quantitative data described in the previous chapter is drawn upon in discussing the existing literature. This discussion is primarily focused on the ‘urban livelihood framework’ in connection with socio-demographic characteristics of the urban poor. This discussion is devoted to the ideology of the ‘urban livelihood framework’ and urban poverty and adaptations.
7.2. The ‘urban livelihood framework’

As outlined in Chapter-4, the ‘livelihood framework’ was first used to understand the coping strategies of poor households in rural settings. Subsequently, the framework has been used to explain poverty and vulnerability in urban contexts. A ‘livelihood’ is generally defined as comprising the capabilities, assets, including both material and social resources and activities required for means of living. According to Carney (1998) the framework provides the analytical basis for livelihoods’ analysis by identifying the main factors affecting livelihoods and the relationships between them. It helps those concerned with supporting the livelihoods of poor people to understand and manage their complexity. The framework provides a basis for identifying appropriate objectives and interventions to support livelihoods.

In the ‘livelihood framework’ poverty is characterised not only by a lack of assets and inability to accumulate a portfolio of them, but also by the lack of choice with respect to alternative coping strategies (Rakodi, 2002a). Vulnerable households are forced to adopt strategies, which enable them to survive but not to improve their welfare. In urban areas households seek to mobilise resources and opportunities and to combine these into a livelihood strategy which is a mix of labour market involvement; savings; borrowing and investment; productive and reproductive activities; income, labour and asset pooling; and social networking. Households adjust the mix according to their own circumstances and the changing context in which they live (Rakodi, 2002a). Although economic activities form the basis of a household strategy, migration movements, maintenance of ties with rural areas, urban food production, decisions about access to services such as education and housing, and participation in social networks are also important for poor households in urban areas (Ellis, 1998).

Social capital is one of the important components of the ‘livelihood framework’. It is defined as rules, norms, obligations, reciprocity and trust embedded in social relations, social structures, and society's institutional arrangements, which enable its members to achieve objectives of individual and community (Narayan, 1997). Levels of social capital and the ability to call on the social networks involved vary in space and time. Political capital based on access to the political process and decision-making is closely linked with social capital. Furthermore, in the urban setting informal cultural networks
can serve to transpose ethnocentric or patriarchal rural arrangements that otherwise may have been under threat (Moser, 1996).

The ‘livelihood framework’ also turns to the structures and processes in the macro environment that impact on urban poverty and vulnerability. Livelihood systems and community networks develop in the context of shifting relationships between the state, market and society. These shifts are significant for urban vulnerability as they entail a redistribution of power and responsibility in relation to poverty reduction and development. The framework, however, draws literature on sustainable livelihoods and then considers the structures and process that enable and constrain urban development (Coetzee, 2002).

7.3. Understanding urban poverty and adaptations
7.3.1. Characteristics of the urban poor
The age structure of the urban poor is to some extent different from the other urban population. The present study shows that altogether 39% of the total respondents are younger than 30 years of age, of whom 9.2% are within the age of 20 years and another 29.8% are between 21-30 years of age (Table-6.2.3). This indicates the high propensity of young people to migrate to the city which corresponds with the survey conducted by Afsar (2000) in Dhaka City. Her survey found that more than 50% of ‘migrant populations’ in the city were less than 35 years of age. A similar pattern was found in India by Oberai et al. (1989) where in his study of urban slums two thirds of the study population belonged to the age group of 20-44 years. A number of studies conducted in other developing countries also confirm that age selectivity can be considered the most important characteristic of rural-urban migration: young adults are more migratory than their counterparts (Wen Lang, 1972; Boukhemis and Zeghiche, 1988; Ersoy, 1992). Young populations predominate in urban centres because they are usually not yet integrated into rural traditional systems and they are more likely to leave the village than the older population. It also appears in the present study that less than 10% of the sample population belong to the age group of 51 and over. The proportion of the elderly population who have lost their ability to perform labour-intensive jobs is negligible in the slums areas. This finding is also relevant to Opel’s (1998) study which shows that
elderly people (usually 46 year plus) have either returned to rural areas or did not migrate to the city.

The high percentage of males (72.6%) in the present study is a product of the focus on household heads in the selection of the study population. Besides, the high sex ratio of the urban poor is also responsible for the high percentage of male respondents in this study. According to Siddiqui et al. (1993) despite the relative increase in the female population, there is still a substantially greater male proportion in the city owing to the initial high rate of male migration. In another study Mahbub and Khatun (1996) also found a high sex ratio among the urban poor in Dhaka City. However, with more single poor women joining the urban labour force, especially in the garment industry it is possibly decreasing. The overwhelming majority (87.5%) of the respondents are married (Table-6.2.4) which supports the fact that married people generally have a higher propensity to move to improve their income to support their families compared to single people (Hussain, 1996). As marriages come under strain in the context of urban poverty, some respondents in the study locations are found to be separated or divorced. According to Farouk (1978) a number of migrants in Dhaka City were divorced during their period of stay or deserted females from rural poor households migrated to the city for employment.

The distinctive aspect of urban poverty in Dhaka City is its close connection with recent migration. The poor have mostly migrated to the city from rural areas and this corresponds with previous studies conducted in other South Asian cities. Bulsara (1970) argued that a substantial number of the migrants to Bombay came directly from rural areas. The present study also reveals that very few of the urban poor migrated from other cities. As Dhaka is well linked to the entire country by land, water and air, and can be reached within a day from any part of the country, there are opportunities for migrants to arrive in the city using transport within their reach (Islam, 1996a). The present study reveals that most of the urban poor migrated from a few rural districts which have a very good connection with the capital city (Dhaka). A number of previous studies have also reported that the majority of urban poor migrate to Dhaka City from a few districts like Faridpur, Barisal and Comilla due to good connections with the city (Siddiqui et al., 1993; CUS, 1990, Islam et al., 1997). Along with these rural districts,
the present study also found that Gaibandha, a northern district of Bangladesh was the rural district from where a considerable portion of the urban poor have migrated to the city. In fact, a significant proportion of poor people have migrated from this district in the last few years due to loss of agricultural land through river erosion and improved access to Dhaka City with new roads and cheap transport.¹ Improvement in transport facilities is stimulating migratory trends through increasing the attraction of the city and bringing the cost of migration within the reach of a larger number of rural people (Hussain, 1996).

River erosion, low income in rural areas, job opportunities in the city and family migration are found to be the major reasons for rural-urban migration. This is consistent with previous studies (Shakur, 1987; Begum, 1999; Afsar, 2000). Shakur (1987) broadly classified the factors into push factors and pull factors. The push factors include over-population, floods and natural disasters, river erosion, growing landlessness and exploitation by the rural elites and moneylenders. The pull factors are employment opportunities in the informal sectors of the economy, better opportunities in the city and relative freedom for female workers. A considerable portion of the urban poor (17%) migrated to the city as dependents or partners. Migration with a partner is a very common situation for married women in Bangladesh. The present study also confirms that the urban poor undertake permanent migration rather than temporary or circular migration – which mostly involves the displacement of the whole family rather than the separation of individuals from the family in the place of origin. In many instances, the poor migrate to the city initially as singles and gradually bring their families and ultimately become city dwellers. This pattern is also observed in previous studies on rural-urban migration in Bangladesh (Islam et al., 1997; Afsar, 2000; Kuhn, 2003). The study reveals that most migrants have urban-based households, although a significant minority (12.4%) have split households who migrated temporarily to the city and spend a certain period of the year in their villages where they work as agricultural labourers. This doesn’t support the argument that the pattern of rural-urban migration tends to be short-term, seasonal or circular in South and South-East Asia (Hugo, 1975; Chapman and Prothero, 1985; Mahbub, 1997).

¹ Jamuna Bridge was inaugurated in 1996. This made the communication between the greater northern districts and the capital city (Dhaka) easier. The movement of rural masses from the northern districts significantly increased due to the establishment of this important bridge over ‘Jamuna’ river.
In the study locations in Dhaka City, 9% of the poor households were identified as female-headed. This finding closely corresponds with the Bangladesh Bureau of Statistics (1998) which found 8.9% of households to be female-headed. The number of female-headed households is increasing among the urban poor due to a higher number of separations and marriage breaks-up and the migration of widows or deserted women to the urban slums. The increase of female-headed households is explained by Afsar (1996) as the result of the erosion of family support manifested through greater marital instability, a lesser number of male earning members of female-headed households. In another study Pryer (2003) shows that almost a similar percentage of households in Dhaka’s slums are headed by women. According to her, in some cases women in female headed households retain contact with their husbands and in this way separated women can retain a married identity and be protected from other men. In fact, it is difficult for women to live in city slums without their male guardians due to sexual harassment by other men. While women retain a married identity (even if they are separated from their husbands), they are treated as the ‘property of others’ and they are less attractive to other men.

The average household size in the present study (4.63) is comparatively lower than the national household size of 4.8 (BBS, 2001a). The national household size has declined over the years due to the formation of more nuclear households and a declining fertility rate through widely practised family planning (BBS, 1991; 2001a). Despite the fact that the fertility rate is conventionally higher among poor communities in the city compared to other social groups, the rate has also declined in previous decades due to changes in values and practices of the urban poor (Hossain, 2000b). The present study reveals that increasing numbers of ‘single member households’ significantly affects the household size in urban slums. The survey conducted by BIDS researchers on squatter settlements in Dhaka City also shows a household size of 4.65 (Majumder et al., 1996). According to Islam et al. (1997) households among urban dwellers lying below the poverty line stand at 4.36. Both studies support the present study in that the household size of the urban poor is lower than the average household size for all urban areas due to the fact that a fairly large number of households belong to the category of single member households.
7.3.2. ‘Informal’ employment and livelihood strategies
The review of literature suggests that the urban poor in developing countries are mostly involved in informal sectors of the economy. The study confirms the incidence of informal employment among poor communities living in the study locations in Dhaka City. More than half of the poor household heads are involved in rickshaw pulling and petty trading. And the rest of them are also mostly involved in other informal sectors (Graph-6.3.1). This finding corresponds to Amin’s (1991) findings on informal enterprises in Dhaka City. According to his survey the urban poor are involved in street selling and other petty retailing, repairs and personal services, crafts and other manufacturing, construction and transport work. There is a greater incidence of family labour and employers and self-employed relatives to hired labour in the informal sector of the economy, compared with the total urban labour force (Amin, 1991). While in previous decades the number of manufacturing establishments has increased in urban Bangladesh they have not matched the demand for employment for poor communities. As such, significant portions of the urban poor in Dhaka City are involved in low paid self-employment in the informal sectors of the economy. Castells and Portes (1989) argue that this pattern of self-employment is growing more rapidly than salaried employment and decreasing economic activities is occurring not only in less developed countries but also in developed countries.

The study has revealed that a considerable portion of the urban poor are involved in household based informal employment. The home becomes not merely a container of human life but an essential shelter for those life-sustaining activities. Many would not have a dwelling at all without their home-based enterprises, and many enterprises would not exist without the opportunity to use domestic space. Home-based work provides the major source of poor urban women’s involvement in the household-reproduction sphere in the ‘local space’ (Moser, 1993, 1995; Moser and Peake, 1994). The observation on home-based activities in slums and squatter settlements in Dhaka City is well supported by the study conducted by Ghafr (2002). In his extensive study, he shows that among 211 home-based work, 46% of households sell and/or supply their products to households within their own neighbourhoods. Only 18% of all households buy raw materials from their own neighbourhoods. And 30.8% of households sell and/or supply their products to city establishments such as shops, agencies and factories. Raw
materials are purchased and supplied by these establishments in 70.1% of all households. In home-based work a dwelling is situated in the wider context of a settlement, to which it is related through the complex activity systems of its occupants. Although the overall area of domestic space in low-income settlements differs widely, the informal housing sector provides small spaces with minimum basic requirements in most of the developing countries. A number of studies in the South Asian context support the increasing number of home-based informal activities among the urban poor (Raj and Mitra, 1990; Salahuddin and Shamim, 1992; Bhatt, 1998, Bose, 1999; Mahmud, 2001; 2003). Pacione (2002) points out that the use of the home as a work place saves time and money, which are often indispensable for the entrepreneur’s survival. In another study in Kumasi, Ghana Sinai (1998) shows that other advantages include no tax claims, nor insurance, and in addition, while women engage in income generating activities they can also do necessary work at home simultaneously, such as looking after children.

The wide participation of women in the urban workforce is an important finding of this study, which supports the thesis of ‘feminisation of labour’ (Standing, 1989). Women’s work participation continues to be considered a sign of poverty and incurs a loss of prestige for the family as a whole. Women’s work involves not only a contravening of traditional gender norms, but also implies that the husband has an inability to fulfil his responsibility as ‘the rice winner’ of the family (Majumder and Zohir, 1994; Kibria, 1996; Amin et al., 1997; Pryer, 2003). Traditional gender-based restrictions on women are being challenged in important ways. Women’s participation in income-earning work, freedom of movement, participation in household decision-making and access to material resources all appear to be increasing. The study conducted by Salway et al. (2003) shows that in the Dhaka slums 50% of adult women are engaged in income generating activities outside the home. A considerable portion of the women workers in the present study are young, unmarried and involved in the garment sector. It has also been argued in previous studies that despite the gender gap female employment has shown surprisingly rapid growth in recent years, particularly in garment factories where the employers discriminate positively in favour of women (Kabeer, 1991; Hussain, 1996; Dennecker, 2002; Rozario, 2002). But women’s participation in the workforce is still limited to particular occupations. Moreover, they experience discrimination and
sexual repression at their work place. These have been outlined in this study. Nelson’s (1979) detailed study of the economic activities of women in a squatter settlement in Nairobi is an outstanding example. She found women to be much more restricted than men in their choice of economic activity. Women were handicapped because they were less well educated than men, had fewer skills of commercial value, and supported and cared for children. This study, however, argues that income opportunities for women in the city have been increased over the years which have not significantly changed the vulnerability of poor women.

The involvement of young children in the urban work force has been noted as a household strategy. It is true that many households are totally unable to cope with poverty and vulnerability without their children’s earnings. Kalam, a 12 year old boy working in a motor workshop says, “My father died a few years ago and my mother’s income from maid servant job is insufficient. Without my earning my family will not survive….” (Case-4, Mirpur). The incidence of child labour in Dhaka’s slums has also been noted by Pryer (2003). In her study she reports that 53% of young children were under the age of 14 and they were not attending school due to work involvement. More working boys and girls come from female-headed households, a finding consistent with the present study. Cain (1977) points out that in Bangladesh by the time a son has reached 12 years of age, he has worked enough to earn his own keep, and by 15, he can also support other family members. Parents reap a net benefit from their sons’ work from the age of 15 years until they are married. Child labour is also common in many other developing countries like India and Columbia where they are reported to be working in underground mines. In Seoul shoe-shine boys are working twelve hours a day, seven days a week, every week of the year, stopping only when they are sick or if it is raining (Kang and Kang, 1978). According to Gugler (1992b) child labour and child abandonment are having serious consequences on their education and health.

Multiple incomes are a common household strategy among poor communities in developing cities. In Latin American cities Roberts (1995) points out that most members of the household, men as well as women, young and old, earn supplementary wages. The present study reveals that households with multiple earners survive better than those dependent on one earner. In this context the crucial determinant is family
size. Young females get priority in the urban manufacturing industries and their households consider them as the best potential earners. The finding on multiple earners is consistent with the study of Chant (1991) in the context of Mexico City. According to her the principal family strategy has been for households to add members to the labour force, with children delaying their exit from the household and wives increasing their participation in the labour force. Thus as the family circle advances, the supplementary earners in the household would be children (‘working daughters’ not ‘working mothers’) who provide the additional family income. Sticher and Parpart (1990) also argue that employment of single young women fits in well with the needs of families who are dependent on a high fertility reproductive strategy and multiple wage earners by household members which come about in the context of low prevailing wages for men and women and a low level of skills.

A small portion of the poor households in the study locations in Dhaka City are involved in household based urban agriculture. It is usually their secondary occupation and while they are involved in other economic activities in the city. A range of previous studies offer at least anecdotal evidence that urban agriculture is an important source of employment and cash income for women and children of poor households in urban Bangladesh (Maloney, 1988; Lovell, 1992; Todd, 1996; Remenyi, 2000b). Most of the studies showed Dhaka City and regional urban centres as ideal places in which to confront conventional wisdom about the economics of poverty and the contribution that agricultural employment does and can make to self-help-based poverty alleviation. In other developing countries urban agriculture has developed as a strategy for the urban poor to cope with insecurity and malnutrition (Schippers and Lewcock, 1994; Drakakis-Smith et al., 1995; Rakodi, 1995b). The World Bank (2001b) has also acknowledged that urban agriculture enables the poor to meet subsistence needs and can provide extra income which can improve nutrition and health. City governments of developing countries need to encourage agricultural activities as alternative means of substance for the urban poor.
7.3.3. Poverty and vulnerability

Incidence of poverty

The urban poor have been categorised in this study as ‘hardcore’ and ‘absolute’ poor based on their household income. Income has been widely used by the Bangladesh Bureau of Statistics for poverty measures along with its traditional Direct Calorie Intake (DCI) method. The survey shows that poor households having an income of up to 3500Tk. per month are hardcore poor and poor households having an income of 3501Tk. and more per month are absolute poor. Out of the total 500 households 42.2% are categorised as hardcore poor and the remaining 57.8% are categorised as absolute poor. Different studies show that the level of income has varied from time to time for defining the poverty line. CUS (1990) estimated the ‘Poverty Line-I’ for the absolute poor where income that is required to meet the basic needs for an average household of six persons was TK. 2600 for Dhaka City. This was the resource considered necessary to meet the requirement of 2122 calories, based on a price index determined by the Bangladesh Bureau of Statistics (BBS, 1988). The hardcore poor (or Poverty Line-II) was considered to be households with a total monthly household income of 1,724Tk, an income sufficient only to produce 1,805 calories (Islam, 1994b). Revised measurements show an increased income requirement to meet basic household needs. Therefore, the incomes used for different poverty lines have been scaled up to reflect that Poverty Line-I income is raised to 3500Tk. per month for a household in Dhaka City and Poverty Line-II income is raised to around 2500Tk. (Islam et al, 1997). About 60% of the population of Dhaka City live below Poverty Level-I, and about 30% live below Poverty Level-II (Islam, 1994b). Despite the level of income of the urban poor having increased in recent years, the purchasing capacity of the poor has declined. Due to given declining purchasing capacity the present study has reasonably categorised the poor households with a monthly household income of up to 3500Tk as ‘hardcore poor’.

The level of expenditure of impoverished urban households is also generally low. The average expenditure of these households is 4148.13Tk (Table-6.3.11). The expenditure level of the urban poor is comparatively higher in this study compared to the study conducted by Islam et al. (1997). The average monthly expenditure in their study was recorded as 2,317Tk. for the urban poor nationwide, and 1914Tk. for the hardcore poor in Dhaka’s urban areas. The expenditure level of the poor has increased over the years.
due to their increased income. The urban poor generally spend their earnings on food, housing and some other non-food items. It appears from the survey that the hardcore poor mostly spend their earning on food. Whereas the absolute poor spend a considerable portion of their income on non-food items (Graphs- 6.3.5 & 6.3.6). The findings on food and non-food expenditure are supported by Islam et al. (1997). According to their survey, on an average, food expenditure of the urban poor in Dhaka City accounts for 62% while expenditure on non-food items represents only 38%. Thus the proportion of food expenditure of the lower income bracket appears to be higher than the overall average expenditure on food. The proportion was, however, found to have declined with the increase of income in households below the poverty line. Majumder et al. (1996) also measured non-food expenditure of a slum household to be more than 50% of the total household expenditure. Non-food expenditure is not as high among the urban poor in the study locations in Dhaka City. Among the improving households of the absolute poor, non-food expenditure accounts for a maximum of 23.3% of total household expenditure.

Food consumption is essential for meeting the metabolic requirement of all people and without it no one can survive. The main sources of calories, protein and vitamins are found in various food items. The per capita daily intake of major food items is a very good general indicator of the level of food consumption. It has a profound and strong negative relationship with poverty and that is why the poverty line is derived from the per capita daily intake of food (BBS, 1998). The present study shows that the poor consume 797.96 grams of food per capita daily. This is much lower than the urban average food intake. According to the BBS (2001b) the urban average food intake was 938.40 grams in 1991-92, 930.80 grams in 1995-96 and 870.7 grams in 2000. The per capita daily food intake of the urban poor in Dhaka City is comparatively higher than for poor urban households nationwide. According to the BBS (1998) the urban poor in Bangladesh consumed 7376.6 grams of food per capita in April, 98. The rice intake of poor households was quite high, compared to their daily aggregate food grams. The present survey also reveals that rice intake is 401.37 grams represents the more than half of the total food intake of poor households (Table-6.3.12). This is consistent with the BBS Study (1998) where rice amounted to 52.3% of the total food intake. The
lowest intake of meat and poultry, milk and milk product and fruits of the urban poor in the present study is also supported by the Bangladesh Bureau of Statistics’ study.

**Correlates and determinants of poverty**

The poverty of households in terms of both income and consumption correlates with neighbourhoods and habitats where they are living (Table- 6.3.7 & 6.3.15). The study reveals that the proportion of hardcore poor is lower in both Mirpur and Mohammadpur. On the other hand, the proportion of hardcore poor (32.1%) is higher than the absolute poor (19.4%) in Demra due to a higher number of unemployed, ‘misemployment’ and ‘underemployment’. A greater proportion of households in this neighbourhood live in jupri (the poorest category of habitat) as squatters due to their poorer economic conditions. The relationship between location and economic condition is supported by Majumder et al. (1996). They point out that occupational pattern is likely to be different according to locations since it has been found that squatters in most cases try to find some job adjacent to their residence.

Gender and marital status are also determinants of the level of poverty. The percentage of hardcore poor (32.6%) is higher than the absolute poor (23.3%) among the female respondents (Table-6.3.8). The gender dimension of poverty has also been addressed by Islam et al. (1997) where it is indicated that in terms of income women earn only about 40 % of what men earn. The female respondents have a lower level of income than their male counterparts due to their limited access to urban labour market as well as a low rate of wages. It is evident in a number of studies that women still have limited access to the labour force due to their lower level of training and skills, as well as prevailing antagonistic attitudes towards female employment in traditional Bangladesh society (White, 1992; Kabeer, 1995a; 1997; Kibria, 1996). Marital status is another significant determinant of the income and consumption of the urban poor. The divorced and separated respondents live in more abject conditions due to their poverty and vulnerability. And they often face discrimination in getting employment due to their marital status.

The level of education correlates closely with the level of income of the urban poor. In this study the percentage of hardcore poor is significantly higher among the illiterate
(67.9%) than the literate (32.1%). The literate poor have better access to the competitive urban labour market which enables them to improve their income level. Afsar (2000) also found education to be the most important determinant of household incomes in the case of both non-migrant and permanent migrants in Dhaka City. According to her survey, household income increases by about 40% with one additional year of formal schooling. The positive relation with the level of education and income has been found by a number of local and foreign studies (Oberai and Singh, 1983; Speare et al., 1988; Hussain, 1996). Kurada (1984) argues that educated migrants have the potential to contribute to economic development in urban areas and also to alleviate the population pressure on land in rural areas.

The length of urban residence is as another determinant of economic status. The long-term poor living in the city for more than five years have higher levels of income and consumption than the recent poor settled within the last five years. This result contrasts with the study conducted by Hussain (1996). In her study, when a significant test is performed between the cash earnings of recent and long-term migrants, there is no significant difference between the migrant groups in terms of monthly income. Her study shows that this striking result is more than likely due to the nature of her sample population. But the study conducted by Majumder et al. (1996) corresponds with the findings of the present study. According to their study the chances of better economic conditions are greater for older migrants living in squatter settlements in Dhaka City. And consequently, the economic conditions of the poor are likely to change with the length of stay in the city. They argued that the settlers with a longer residence in the city could increase their involvement in the formal sector where, besides income, there are more likely to gain access to facilities like health, electricity, life insurance, availability of institutional loans, transport, provident funds and so on; things that are completely absent in the informal sector. This type of positive association between income level and duration of stay is also observed in other local and foreign studies on rural-urban migration (Oberai and Singh, 1983; Speare et al., 1988; Afsar, 2000). In fact, longer term residents have a greater possibility of getting more paid jobs in urban formal sectors since they are more acquainted with the city economy than recent settlers.
Poverty is also determined by ‘household head type’ and household structure. The study reveals that female-headed households are found to have lower income and consumption. Out of total 47 female-headed households, 34 are categorised as hardcore poor based on their household’s monthly income. In the remaining cases, as their children were adults and had already entered into the urban workforce their economic conditions are relatively better and they are categorised as absolute poor. It also reveals that despite having some economic independence women in female-headed households are worse off because of multiple forms of discrimination. The vulnerability of female-headed households is also evident in previous studies on Dhaka City (BBS, 1998; Opel, 1998; Pryer, 2003). Household structure is another important factor affecting the size of household income. The households consisting of two or more members have a higher level of household income than single member households due to multiple earners in their households. But in terms of per capita single people in Dhaka City’s slums are in a better economic position. This is similar to the study of Majumder et al. (1996) which shows that the larger the household size, the higher the household income. And the size of the household affects per capita income in quite the opposite way. Single member households are also significantly different in terms of their consumption patterns in the study locations in Dhaka City. As singles are mostly temporary migrants in the city, they send a significant portion of their earnings to their villages. Afsar (2000) also shows that the nature of migration makes a big difference in the expenditure pattern. Temporary migrants were found to spend only one-third of their total consumption expenditure on food, compared to 48 % for permanent migrants. This is expected because unlike permanent migrants (who live primarily with their families) temporary migrants live alone in boarding houses, leaving their families in the place of origin, ‘to earn in the city and spend in the village’. The study conducted by Oberai and Singh (1983) in India also found a similar pattern of consumption by temporary migrants in cities. Thus household head type and household structure significantly determine both income and consumption of the poor households studied.

**Household Vulnerability**

Households are vulnerable when they are unable to cope with and respond to risks and shocks (Islam, 2002). To cope with vulnerability poor people have to rely largely on ‘self-insurance’ (Pryer, 2003:13). Households insure themselves by accumulating assets
in good times, and then drawing on them in bad times. But as poor urban households do not have many assets in good times, so they are extremely vulnerable in bad times. The survey shows that out of 500 households only 118 households had some savings. In most cases, savings are too small to invest for the future. Moreover, the poor have very limited access to formal financial institutions. In another study Opel (1998) reports that the investment opportunities for slum dwellers in Dhaka City are constrained in different ways: (i) the ability to save money is not the same for all households, and therefore, some households cannot invest; (ii) there is a lack of investment opportunities in the slum environment; and (iii) access to different opportunities is restricted. He also adds that the lack of investment opportunities erodes savings due to the lack of a formal saving institution and the high frequency of other ‘shocks’. Pryer (1990) also shows similar kinds of vulnerability in slums in Khulna City, Bangladesh.

Poor households usually have a limited amount of capital provided by networks. They usually do not possess any valuable asset that can be used to see them through shocks and stresses. The poor households are very much dependent on loans to meet their immediate crisis. The survey shows that more than half of the poor households are found to have a deficit need to depend on loans for their survival (Table-6.3.17). The percentage of poor households with a loan is much higher in the present study than the previous study conducted by Islam et al. (1997). Business (37.7%), food (25.8%), medical (11.1%) and housing (9.9%) are the most common reasons for household loans (Graph-6.3.8). This is also supported by Islam et al. (1997) who showed household expenditure, business and medical treatment as the most common reasons for undertaking loans among the urban poor nationwide. Only 6 respondents in the present study took a loan from banks. The majority of them took loans from informal sources like money lenders, credit associations, relatives and friends. This finding corresponds with a number of previous studies which also highlighted the informal sources of credit among the poor communities (Chowdhury and Rahman, 1989; Bouman, 1989; Islam et al., 1997; Rutherford, 2000). In the absence of credit markets, moneylenders, pawn brokers, ‘traders-cum-lenders’ become the most important informal credit sources for the urban poor. In another study Ghate (1988) shows that in developing countries - despite a substantial growth in the formal credit market - the majority of small
entrepreneurs, traders and others are left out and have no alternative but to depend on the ‘informal market’ for their credit needs.

The urban poor, though still largely depend on the informal sector for loans, are increasingly taking advantage of innovative credit schemes by NGOs. But only about 20% of poor households were found to take loans from different NGOs in the study locations in Dhaka City. The amount of credit made available through NGOs is still insufficient compared to the demand. The impact of credit supplied through innovative methods is so favourable that most of the NGOs are not only interested in expanding their scale of operation but some are even ready to open up banks, especially for the rural poor. Grameen Bank, Bangladesh Rural Advancement Committee (BRAC), Association for Social Advancement (ASA) and Proshika are involved in poverty alleviation programs nationwide, but the majority of their initiatives are directed towards rural poverty (Hossain et al., 2002). This study shows poverty in urban areas is in need of special attention as it is becoming more acute and because a growing number of poor live in unbearable environments in slums and squatter settlements. It is only in recent years that international donor agencies, NGOs and the government have emphasised the necessity of supplying credit to the urban poor (Khundker et al., 1994). But as yet necessary steps have not been taken to deliver credit to the urban poor widely and leaving them very vulnerable during crisis.

7.3.4 Access and well-being

Living conditions

Housing is an important aspect of the quality of life and an important expression of material well-being. Migrants come to the city to improve their opportunities and circumstances. Housing is one measure of the extent to which these aspirations are achieved (McCutcheon, 1983). The study shows that poor households are very vulnerable in the city because of their restricted access to land and housing. The few households owning land generally live in ‘fringe areas’ or are those in inner city areas who have inherited property and have remained or even become poor for various reasons. As the poor have very limited access to urban land, they have been mostly forced to settle in informal housing on vacant public or private land. Previous studies have also found an extreme scarcity of ‘build-able’ land, high demand from all income
groups and consequently high prices, and also planning policies and practices cause the urban poor to be marginalised in terms of their access to land in Dhaka City (Islam and Nazem, 1996).

CUS (1990) shows that almost two-thirds of the informal poor settlements in Dhaka City are located on private land, a significant portion (29%) has been set up on government and semi-government land, and another considerable portion (27%) has been set up on disputed land. The study conducted by Islam et al., (1997) also shows that the urban poor in Dhaka have less access to land. According to their study 18% of poor households own land in urban Bangladesh but only 3% of these own land in Dhaka City. The distribution of land ownership between the moderately poor and hardcore poor shows some difference with understandably more owners in the moderately poor group than in the hardcore poor. Choguill (1987; 1991) argues that less housing ownership by the poor reflects the government’s failure to solve the urban land and housing problems for the lower income groups in Dhaka City, who constitute about one half of the city’s total population.

Poor households mostly live in informal housing, were dwelling units are structurally very meagre and physically constricting. There are some variations within the housing of the poor and they are broadly categorised as jupri, tin-shed and semi pucca and pucca. This survey reveals that 82% of the urban poor are living in jupri and tin-shed housing whereas only 18% are living in semi-pucca and pucca housing (Table-6.2.2). The survey result is very similar to that of Islam et al. (1997) who noted 22% of the poor lived in semi-pucca and pucca housing in Dhaka. The present study further shows that only 5% of the hardcore poor have access to semi-pucca/pucca housing whereas 28.3% of the absolute poor have access to this type of housing. In this respect this variation within the groups of the poor contradicts the study of Islam et al. (1997) where the proportion of hardcore and moderately poor households owning and occupying pucca houses is the same. Informal housing is mostly constructed with tin, bamboo, straw, polythene sheets and so on. The poor quality of construction materials used in informal housing is also noted in a number of studies in South Asian cities (Rao and Rao, 1984; Majumder et al., 1996; Thomas, 1997; Afsar, 2000). About 73% of the poor live in a single room with the rest of their household members. In another study CUS
(1979) found that about 68% of total slum families in Dhaka City have a single room unit, 20% have two small rooms and at least 5% have to share a room with other families. The percentage of poor women living in single rooms in Dhaka City is much higher (89%) in the study of Hussain (1996). Poor women in the city are compelled to live in a limited space which is used for multiple purposes such as living, sleeping, cooking and sometimes for home based purposes for the entire family.

The poor quality of the informal housing of the poor in Dhaka City is a result of low levels of environmental and utility services such as water supply, sanitation, street lighting and fuel, garbage disposal, drainage services. Limited access to such services is not merely the result of measly household incomes, but also the general lack of urban infrastructure. The study reveals that the urban poor have little access to these services. For example, about 40% of the urban poor have no access to a communal water supply despite having lived in the city for a long period of time. Moreover, only 35% and 23.2% of poor households have access to sanitation and waste disposal facilities in the city (Table-6.3.26). In previous studies their access to such services is also found to be limited and, where it exists, supply remains highly irregular and inadequate (Islam, 1991; CUS, 1993; Islam et al., 1997). Islam et al. (1997) shows that 55% of the poor households in Dhaka City have access to tap water. In addition, more than half of the hardcore poor use tap water for drinking purposes. According to Islam et al. (1997) access to water involves fetching water from considerable distances and waiting for a long time in queues. In another study of Dhaka City CUS (1996) found that only a small proportion of the urban poor (20%) used sanitary latrines whereas the majority used only non-hygienic latrines. Poor access by these people to environmental services in Dhaka City is also reported by Ahsan et al. (1992), who note that more than 60% of the poor just dump their garbage on the road or on the ground. To make it worse garbage collectors rarely clean garbage from poor settlements. In a number of studies of Asian and African countries similar situations have been observed in relation to the urban poor’s access to these kinds of urban utilities (Sastrosasmita, 1992; Zerah, 2000; Otiso, 2003).
Social well-being

The well-being of poor communities in Dhaka City is very much dependent on their health conditions. Poor nutrition, inadequate sanitation and water and insufficient access to healthcare are identified as the underlying causal factors responsible for their ill health in a number of previous studies (Fariduddin and Khan, 1996; Brockerhoff and Brenman, 1997; Zaman et al., 1997; Pryer, 2003). The most prevalent diseases among such poor communities are scabies, diarrhoea, respiratory tract infection, helminthiasis, gastritis, typhoid and measles. Moreover, children are the most vulnerable to disease and death as a result of tetanus, diarrhoea, respiratory tract infection, measles, diphtheria which are the major causes of child mortality amongst the slum population in Dhaka City (Hossain, 2001). The present survey reveals that a significant portion (58.2%) of the urban poor have no access to existing healthcare facilities and they are dependent on the services of untrained physicians (quacks). Fariduddin and Khan (1996) claim that according to government planning the poor have equal access to public health facilities but in reality very little is available to them. Many prospective patients among them are discouraged from accessing such facilities due to the overcrowding and the inadequacy of these services. The time and cost of transport to get to public health facilities, the extended waiting period (often a whole day or several working days), the quality of attention received, and finally the expense involved in buying prescribed medicines all add up to discourage the poor from using these facilities. As a result, some of them (5.8%) depend on folk medicine (Graph-6.3.12). These traditional forms of treatment relied on by poor communities are referred to in the study of Begum (1988). In the last few decades a growing number of NGOs like CONCERN, Aga Khan Community Health Program (AKCHP), Dusthya Shasthya Kendra (DSK), Manabik Shahajya Sangsthya (MSS), Save the Children Fund, Ahsania Mission have introduced services including Preventive Health Care (PHC), Maternal Child Health Care (MCHC), family planning services and immunisation services for the urban poor. But these services are inadequate to meet the increasing needs of poor communities (Fariduddin and Khan, 1996).

Education is another important indicator of social well-being. But the majority (60.3%) of the urban poor in the locations studied in Dhaka City were found to be illiterate and to have never attended school in their lifetime (Table-6.2.5). Significant portions of
children among the urban poor do not currently attend school due to the lack of access to schools and their involvement in the workforce at an early stage of life. This finding is supported by Islam et al. (1997) who showed that 57.1% of school aged children (6-14 years) in Dhaka were found to not attend school. This has also been reported by Khundker et al. (1994) who revealed that entry to educational institutions in urban areas is highly competitive and that children of the urban poor usually lose out. Consequently, the most deprived groups have very limited access to existing educational opportunities. In view of the rapid urbanisation and movement of the illiterate rural poor to urban centres it is imperative to prioritise educating this group. This is true of primary education for children as well as general and technical education for adults, so that the scope for enhancing skills and productivity is not so extremely restricted. This has been substantiated by official statistics of GOB (1991) which revealed that enrolment in primary schools is higher in urban areas although the enrolment of poor children is very low. This supports the argument that the movement of rural poor to the city (where they become the ‘new’ urban poor) does not create opportunities for social mobility through education in this generation or the next.

Access of the urban poor to modern entertainment is another very important aspect of their socialising and well-being. However, the present study reveals that these poor people have very limited access to such amenities. In fact, more than half have no access to any modern means of entertainment at all. Instead they usually spend their leisure time chatting with family and community members and visiting relatives and friends. In this respect the findings of the present study are quite consistent with the household survey by Siddiqui et al. (1993) in Dhaka City where they indicate that 63% of such households spend 50-100% of their spare time with family members.

The present study also found that only 33% of the urban poor own televisions (Table-6.3.20). This is confirmed by the research of Ullah et al. (1999) who note the limited access of the urban poor in Dhaka City to modern entertainment. According to their survey none of the 69 dwellings surveyed in the Tana slum possessed a radio, cassette player, or television set. And only three dwellings of 234 of the Moghbazar slum possessed radios. The present study finds no significant relationship between access to modern means of entertainment and length of residence as many of the young people
recently migrated to the city and they have more access to entertainment facilities. Rather, it reveals some differences between the hardcore and absolute poor in terms of their access to such means of entertainment.

7.3.5. Family relationships and urban adaptations

There are considerably more single parent families among the poor communities in Dhaka City. The present study found that 9% of total families among the urban poor were single parent (Graph-6.4.1), a figure that corresponds with earlier studies on Dhaka City (Afsar, 2000; Pryer, 2003). Single parent families are mostly ‘mother-centred’, a finding well supported by previous studies (Mizanuddin, 1991; Das, 2000; Hossain and Humphrey, 2002). The number of mother-centred single parent families has significantly increased mainly due to an increase in marital instability. As Maleka Banu commented, “I had a wonderful life with my husband and kids. But my greedy husband left me and married another woman who used to work with him. Since then, I am living with my children in miserable conditions.” (Case-4, Demra)

It is evident that mother-centred single parent families mostly occur as a result of the practice of polygamy and the inequality between households that results. As Pryer (2003:45) points out, “everywhere in Bangladesh, polygamy exists in slum communities and causes marital instability and discord.” Among Dhaka’s slum communities, the practice of polygamy is compounded by the unequal socioeconomic status of wives as well as resource sharing between family members. Wives are often dissatisfied, as they feel they are not getting sufficient attention from their husbands, or an equal share of resources. In a number of cases, this leads to wives living separately from their husbands. The ability of a wife in a polygamous marriage to compete for attention and resources depends on her personal attributes like tolerance, wisdom, cunning or attractiveness. Marriage breakdown can result from the non-payment of a dowry and result in mother-centred single parent families. In the context of rural Bangladesh Schendel (1981) argues that a household with many daughters was sure to experience economic hardship as a result of their marriages. As it is out of the question to leave a girl unmarried, a girl is viewed as an economic liability, while boys were viewed as assets to the parental household. Dowry, the payment made by the bride’s family to the bridegroom’s family, is nowadays common among virtually all groups in Bangladesh.
Rozario (1992) argues that in Bangladesh the most important legitimating mechanism for dowry remains the ideology of purity. In addition to marriage breakdown and widowhood increasing individualism and economic opportunities for women have also led to single parent families among the poor communities, a finding well supported by other studies (Rahman, 1998; Pryer, 2003).

Mother-centred single parent families often suffer economic hardship. This finding supports Blanchet’s (1996) argument that poverty most affected divorced and separated women all over Bangladesh. Moreover, children of divorced women are likely to face greater poverty since such women generally do not own land, are highly discriminated against in the labour market and therefore have less work opportunity than men, and systematically receive lower salaries. The poverty of single mothers puts pressure on their children to enter the labour market. According to Pryer (2003) 20% of income is earned by children in male-headed households, and 35% of income is earned by children in female-headed households. Her study also reveals that 47% of boys aged 10-14 years and 44% of girls of the same age are engaged in the labour force. The study further reveals that the children of mother-centred families are more mistreated by their relatives or community members - which encourage those children to enter into dangerous and demoralising professions such as child prostitution to survive.

Nuclear families represent the majority amongst the urban poor in the suburbs studied in Dhaka City. The survey shows that 53% of families are ‘nuclear’, where husbands and wives are living either with their children or without any children (Graph-6.4.1). The finding corresponds with the study conducted by Mianuddin (1991) where about 58% of families among the squatter communities in Dhaka City are reported as ‘nuclear’. Due to the lack of adequate accommodation facilities in the cities and problems of movement with large groups, people who migrate to the city either come alone or with their wives and children and thereby the nuclear family form is predominant among Dhaka City’s poor communities. As Das (2000) points out, poor communities are mostly forced to form nuclear families in the city because they have mostly migrated from rural areas to the city where everyone has to earn something for survival and thus people can be less dependent on others or the accommodation is too small. Individual freedom in poor communities is relatively higher and this encourages
the members in these families to be economically productive. Most of the children in the study locations in Dhaka City try to earn something in their childhood and gradually become economically independent. In other words, individualism and the economic freedom of the young generation encourage them to seek independence first rather than pursue collective economic strategies.

Despite the predominance of nuclear families among the urban poor, the present study identifies one-fourth of the total families as extended, where both blood and marriage based members are residing. This type of extended family is different from the traditional form of ‘joint family’¹ existing in rural areas where members from different generations are living together. It was found that the number of extended families is comparatively higher among recent migrants who are still in the process of adaptation to city life. Afsar (2000) also reports that more than two-thirds of the temporary migrants have this type of extended family composed of more than two adult members. According to her report, temporary migration is considered as a part of the family’s survival and adaptive strategy, whereby it allocates its adult members in a number of locations and diversified income earning activities to maximise its income and minimise the risk of uncertainties. Female participation in the workforce has been found in the present study as a significant factor for the formation of extended families. Among the married poor women in Dhaka City, Dennecker (2002) shows that space for relatives could hardly be provided even though some had a little sister staying with them and were taking care of her child while the parents worked outside the home. In these cases part of the domestic tasks were relocated within the household. The correlation between women’s work and changes in household structure is also analysed by Chant (1991; 1993) in the Mexican context. Following her, it can be argued that a nuclear unit was transformed into an extended structure through women’s labour force participation and thus the working woman’s reproductive responsibilities, like child rearing, were passed onto another female family member or on to outside help.

¹ Joint family is uncommon in Western sociology literature. It is an exceptional form of family mainly existing in the Indian sub-continent. Traditional agricultural systems of the Indian sub-continent favourably produced this type of family system. Please see Srinivas, 1976; 1998
‘Mess hall living’ has developed in poor urban neighbourhoods as a ‘non-family’ adaptation. The temporary poor migrants who come to the city without their families often take shelter in this form of accommodation. The present study reveals that these poor people usually get shelter in a mess hall through their relatives and fellow villagers who were living there and thereby people from the same district of origin are mostly concentrated in a particular mess hall. The mess hall owner leases the land from a landowner and sets up such accommodation for single people who migrate to the city for work. In most cases the mess hall owner and mess hall residents have come from the same rural district. The study also reveals that members of a particular mess hall are mostly involved in the same type of occupations. The finding of the study corresponds with the findings of Dannecker (2002) on poor female workers in Dhaka City. According to her this type of ‘new household form’ developed as an institutional response to social change and the new employment responsibilities in urban Bangladesh. The present study argues that the mess hall has developed as an alternative form of family adaptation of poor migrants due to the increase in the number of rural poor in the informal sectors of the urban economy in recent decades. The quality of living in these mess hall accommodations is poor, a fact that is also well supported by Dannecker (2002) who finds that the compounds or squatters were the workers normally live consist of from six to ten rooms, one next to the other. The rooms are very small and dark, a huge bed is often the only furniture, generally equipped with electricity and a TV, often used by all, especially on Friday. Normally one bedroom, a toilet and one cooking area for all inhabitants are available and used in common. The payment for accommodation and food is found to be different in the present study from that of poor female workers. In these cases the urban poor pay for food on a daily basis. They somehow manage their lives with a limited amount of money. The study reveals that people living in mess halls are more committed to saving money from their earnings as they have the responsibility of supporting their family members living in their home villages. According to Afsar (2000) this is expected from the temporary migrants, who mostly live alone in the boarding houses and shoulder the responsibility of maintaining the household expenditure of the joint family, which they have left behind in their village of origin. In the context of Indian cities Oberai and Singh (1983) also found that the amount and proportion of income remitted is likely to be greater for those who had left behind their children and wives.
7.3.6. Networking and social capital

Urban networking in adaptation

Social networking based on kinship and community plays a significant role in the urban adaptation of poor communities. Such networking works as a source of social capital in the context of migration to the city - by providing information related to migration and adaptation to city life, and by providing initial accommodation and employment information. The present study reveals that most of the poor migrated to the city with direct or indirect help from their relatives or fellow villagers who live in the city. This observation is consistent with the study conducted by Dennecker (2002) which shows that these networks are most important in the village before departure although they continue to play a significant role after arrival in the city. It is revealed in other studies that the urban poor have strong kin connections with rural areas, though in their neighbourhoods kinship ties are not so distinctively visible because of the financial crisis of the residents (Mizanuddin, 1991; Das, 2000). As Das (2000) points out the poor often come to the city from lineage based organisations and extended family, and kinship plays a significant role to encourage the poor from rural areas to come to the city and settle down in their neighbourhoods. Sometimes the urban poor visit their home villages and encourage their kinsmen and other villagers to move to the city. For new arrivals in the city the village network is the main source of support and therefore slum clusters in the city develop on the basis of kinship, ethnic and regional ties and identities.

The host community in the city (relatives, friends or fellow villagers) play a significant role in offering the poor their first shelter and food when they arrive in Dhaka City. Temporary residential/sublet arrangements are made until the newcomer finds a job and a suitable rental unit. Kin groups and fellow villagers offer hospitality in the form of food, accommodation as well as finding a job and knowledge about the city, which is as necessary as practical help at the initial stage. Studies about urbanisation in Dhaka and elsewhere reveal that acquaintances (from the same district) in the city play an active role in searching for accommodation for the new migrants (Siddiqui et al., 1993; Majumder et al., 1996; Hussain, 1996; Dennecker, 2002; Kuhn, 2003). The case study of the squatters of Dhaka City by Majumder et al. (1996) found that 87% of these migrants reported they found somewhere to live with the help of their kin or former village
neighbours. Similar processes of rural-urban immigrant settlements have been documented by Berner and Korff (1995) for Manila and Bangkok. These ‘new’ neighbourhoods are often constituted by ‘old’ neighbours coming from the same village. During initial settlement they play an important function for the newcomers’ survival in terms of the complexities of the job and housing market (produced by the rapid urban growth of the metropolis). In his study of Bombay, Gore (1971) argued that the ‘in-migrants’ received free accommodation and free food from their friends and relatives in their initial period of settlement. The other type of help mentioned frequently by his respondents is in the form of help finding a job, loans, and money advances. Oberai et al. (1989) reported similar findings in Bihar, India where the most important source of obtaining a job for these kinds of migrants was friends and relatives.

Just as rural-urban migration relies on kinship networks, so does international migration. Ethnicity plays a significant role in the settlement of new immigrant communities in Western cities. It is often evident that immigrants from the same ethnicity are concentrated in particular neighbourhoods. The new immigrants usually take shelter in those neighbourhoods. People from the same part of the country provide them shelter and food during their initial stage of migration. They also provide knowledge about the new society and information about employment. Gradner (1995) analysed the migration pattern of Bangladeshis moving to England, found out that the migratory process is often a chain, a series of transactions and exchanges. Just as important as help and support upon arrival, are information about job opportunities and housing in the new locality provided mostly beforehand by members of the migrant lineage. Humphrey’s (1988; 1998) studies of the Australian Muslim Lebanese community also reveal the reliance on family and community as a strategy of urban subsistence.

However, urban studies in Bangladesh have mostly concentrated on the role of kinship in rural-urban migration and often ignore the importance of community based networks in the adaptation of poor people to the city. Unlike earlier studies, the present study includes community based networks developed through living in the same neighbourhood. It reveals that a greater percentage (36.6%) of poor people mentioned
they presently had more contact with people from their new urban neighbourhood who had migrated from different rural districts than their kinship based relatives and fellow villagers (Table-6.4.3). In fact, both kinship and community based networks play significant roles in urban adaptation through the exchange of cash, goods and services. This type of social reciprocity helps these migrants cope with poverty and vulnerability in the city. The survey found that 53.4% of poor communities usually received financial help from their relatives and friends. Another 26.8% also received social and moral support from them during crisis (Graph-6.4.3). These findings, therefore, lead to a hypothesis that both kinship and community networking play an important role in the urban poor’s adaptation to Dhaka City.

‘Urban-rural network’- A mode of adaptation

Urban-rural networks play a significant role in the social and economic life of poor communities. The present study reveals that most (79.2%) of the urban poor in Dhaka City visit their ancestral village at least once a year. This finding on urban-rural networks is consistent with previous studies where it is reported that the overwhelming portions of migrants in the city have contact with their place of origin (Siddiqui et al., 1993; Islam, 1996a; Hussain, 1996; Hossain, 2000b). In these studies the percentage of migrants having rural networks range from 70% to 90%, depending on the nature of the sample populations. This urban-rural networking had much in common with the study of Gore (1971:59) on Bombay where he found, “several years after the migration of the respondents to Bombay, a substantial proportion continued to maintain ties with the native home.” Urban-rural networks are also common in African cities (Rakodi, 1995b; Gugler, 1997). Gugler (1997:70) termed this network as ‘life in a dual system’ which is shown as a response to specific economic and political conditions.

The pattern of migration and the length of urban residence significantly determine the extent of urban-rural networks among the urban poor in the study locations in Dhaka City (Table-6.4.11). The temporary migrants who come to the city without their families have obviously more contacts with their villages than those who have migrated to the city permanently with their families. This finding is well supported by Afsar (2000) who also found significant differences among temporary and permanent migrants in terms of their contact with rural areas. The present research also found a significant difference among recent and long-term city residents in terms of their
contact with their ancestral villages. In some respects this result contrasts with the findings of Hussain (1996) as she did not find any significant differences between recent and long-term female migrants in terms of their contacts with the villages they originated from. But she observed a significant difference in terms of migrants’ frequency to visit their native place. As Hussain (1996:146) points out, “although there is no significant difference between the migrant groups with respect to their contact with villages; the frequency of visits to their villages by recent migrants is higher compared to long-term migrants.”

An urban-rural network is more common among first generation migrants. This is highlighted in previous studies in developing countries (Perlman, 1976; Gugler, 1992a; 1997; Hussain, 1996). But the present research reveals that both first generation and second generation migrants are very much connected with their ancestral villages. The city-born second generations often identify themselves with the village from where their parents had migrated to the city. They do not think of the city as their own place as they remain marginalised. Meeting relatives is the main reason for maintaining rural networks. Sending remittances to their villages is another important reason for which about a quarter of the urban poor visit their ancestral villages. According to Islam (1996a) whatever the income, many, if not most, of the migrants try to save in order to make some remittances to the place of origin, particularly if they had left their dependents there. There is also some remittance in kind, particularly when the migrants visit the rural homes and the family during festivals or other occasions. These remittances have helped rural families to increase their incomes. Without remittances such families would find life in their village nearly unbearable. The present study reveals that a considerable portion of the urban poor (15.2%) visit their ancestral village to cultivate crops and to look after their property (Table-6.4.8). This is also common among the Engu residents in Nigeria (Gugler, 1997).

The urban poor not only provide support to their villages they also get support from their ancestral villages. In many instances they still get a return from their rural investments in the form of cash and agricultural crops, which help them cope with their poverty and vulnerability in the city. They also get moral support from their relatives and friends residing in their villages, which assists them in their integration in a local
community. Prior research on rural-urban migration only focuses on their sending remittance to their villages but overlooks the support they receive from their ancestral villages (Siddiqui et al., 1993; Hussain, 1996; Islam et al., 1997; Afsar, 2000). The present research found the support they received from their ancestral village is important for their adaptations to the city. However, both urban social network and urban-rural network play a significant role in the adaptations of poor migrants because, as already mentioned, they are very much marginalised in the city.

7.3.7. Cultural adaptations and modernity

Rural-urban has long been viewed in urban sociology as a process of social integration into modernity (Tonnies, 1955; Weber, 1958; Wirth, 1938; Redfield, 1947).¹ But in the present form of cities in the South a huge portion of migrants strongly hold to traditional rural values. Village community traditions play a significant role in migrant behaviour in poor districts of the city where slums and squatter settlements are concentrated. The social structure of Dhaka City’s slums has enabled poor urban communities to reinforce traditional values. The slum community is patriarchal and usually does not allow females to participate in family and community affairs. So, the relationship between male and female in the family as well as in the community remain very traditional and often creates conflicts and tensions among family members (Das, 2000). The majority of the urban poor in the slum communities studies in Dhaka City report that they often become angry with their family and community members due to stress and insecurity. In fact, they sometimes lose control of themselves and become aggressive towards their family and community members (Graph-6.4.5 & 6.4.6). The psychological deconstruction of the self is also paralleled by a process of cultural deconstruction (Humphrey, 2002). In another study Naripokkho (1991) found a relationship between poverty and the abuse of wives and children in Dhaka City. This present study reveals that wives and children are verbally abused and often beaten up in the city’s slums. They quarrel with their neighbours, and sometimes mother-in-laws, sister-in-laws, and daughter-in-laws quarrel with each other. Most commonly people quarrel over money, children and the traditional clash of interests with in-laws. The

¹ Despite differences between German and Chicago traditions of urban sociology, both these traditions explained the city as the form of human adaptation where individuals become modernised through discarding their traditional values.
issue of infidelity arises frequently. Sometimes the use of land or space in the vicinity is also the subject of conflict and tension among slum dwellers, along with the sharing of scarce amenities like latrines, water channels and cooking facilities.

Several slum studies conducted at home and abroad reported that poor communities mostly foster traditional values and norms which are brought by them from their places of origin (Llyod, 1979; Mohammad, 1983; Islam, 1996a; Majumder et al., 1996; Das, 2000). As Das (2000) points out, the majority of them have migrated from rural areas and their values and norms are linked in certain ways with rural values and norms. In terms of education, dress, the structure of beliefs and superstitions, and life perspectives one can notice a greater degree of continuity of rural modes among slum dwellers in the city. The urban poor are not educated and economically prosperous, so their degree of involvement in city life and their participation in collective activities are merely limited. The finding of this study is consistent with these earlier studies in this regard.

It appears that the cultural practices of the urban poor are, more or less, traditional. A significant portion (55.2%) visit urban shrines and offer their devotions at those shrines, hoping for better prospects (Table-6.4.12). Begum and Ahmed (1990) in their study also show that many slum dwellers seem to have deep faith in the supernatural power of shrines to improve their social and economic well-being. Sometimes people visit shrines to manipulate extra-human or supernatural power. It is often argued that the urban poor often become fatalistic and pessimistic about their future and seek out some extra-human or supernatural power for their future prosperity.

The urban poor studied in Dhaka City feel culturally stigmatised because they live in slums. Most of the cultural activities in the city are organised by the urban middle class to whom the poor have very limited access. Poor communities sometimes organise folk music in the city, a contrast with the urban culture. Besides these activities, whenever they get a little free time, they chat and play cards in groups. Thus the entertainment activities of slum dwellers are quite disorganised and informal, and are, to a great extent, separated from the recreational and leisure activities of the city. Similar observations on cultural activities of slum dwellers were made by Das (2000:59). He points out, “Though there are a lot of cultural and recreational centres available in the
city, the slum dwellers are not able to enter there because of their economic hardship.”

The present study argues that the urban poor are dependent on family and community based cultural activities to cope with economic hardship and social exclusion.

In the context of poor migrants, city adaptations play a minimum role in modernisation. More than half of the poor communities studied still possess traditional attitudes on child birth. According to them birth control should not be practised as it challenges the authority of Almighty Allah who has the only right to create human beings. Only 22% of the urban poor have limited access to media and current affairs despite living in the city. About one third of them have a limited knowledge of history and geography (Graph-6.4.9). Because most are illiterate they are ignorant about the modern, scientific and secular characteristics of contemporary urban society. They get very little opportunity to interact with educated people to broaden their perspectives. As a result, they have very little scope to change or modify their traditional values and norms. Of course, sometimes they listen to the radio and watch television but only for entertainment and not for changing their traditional attitudes and behavioural patterns. Thus it may be said that there is a complex set of economic, environmental and cultural constraints which prevent them from participating fully in the urban social system. And at a broader level, the problem of access to education as well as the problem of underachievement should be considered within the context of the economic, cultural and environmental constraints that exist in the urban slum (Singh and de Souza, 1980).

The literature on migrants’ adaptation also suggests that the process of migration is an important source of cultural and social change. As migrants are faced with the new world of the city, they have to adjust their attitudes and behaviour and adopt several urban practices. As Brody (1969) points out the adaptation of migrants involves changes in attitudes, relationships and behaviour and a move across physical space and social system boundaries. The most dramatic social changes are those involved in shifting from a rural to urban lifestyle in the context of migrants. The present study argues that rural-urban migration plays a minimum role in the modernisation of the poor communities living in slums as they hold traditional rural values. Following Lewis’ (1968) ‘culture of poverty’ thesis a number of studies have emphasised the disorganised
nature of socio-cultural life of the poor communities. According to Das (2000) 90% of the slum dwellers in the city are illiterate - making them fatalistic and superstitious. Since most of slum dwellers have migrated from rural areas to the city, they have carried with them a lot of traditional beliefs and rituals from their native villages and they re-enter into ‘urban villages’. Furthermore, many slum dwellers retain close links with rural areas and maintain kinship ties with the people in their villages. The present study finds some limitations to the ‘culture of poverty’ thesis for explaining the traditional cultural values of poor communities. It argues that traditionalism in terms of cultural values and practices is perpetuated due to the poor’s lack of access to formal urban structures. The poor become marginalised and they usually fail to be integrated with mainstream urban society. It further argues that the urban poor practise household and communities based cultural activities as they are not incorporated in the urban social and cultural systems.

7.3.8. Local level politics and integration

**Local level politics**

Factionalism and conflicts are characteristics of poor communities in Dhaka City. About half of the urban poor have conflicts in their neighbourhoods (Graph-6.4.10). This finding corresponds with previous studies where conflicts remain part of the community life inhabited by the urban poor (Qadir, 1975; Islam and Zeitlyn, 1987; Mahbub and Khatun, 1996). Social and economic issues appear as the main reasons for such conflicts. In a very small number of cases conflicts are based on political affiliations. The district of origin is often found to be the basis for divisions among the urban poor which Siddiqui et al. (1993:233) termed ‘districtism’.

An informal form of leadership is also observed in poor communities. The slums have their own committees which play an important role in the resolution of conflicts as they are not likely to report their problems to police. The study found that more than one third of the urban poor sought help from their community leaders for resolution of conflicts. In another study Mizanuddin (1991) found some form of informal leadership in squatter communities in Dhaka City which helps them cope with the crises arising in their daily life though he did not term it as ‘leadership’ in the conventional sense. According to him the old resident of the slum who provides help to newcomers while
settling down and getting a job in the city are often consulted on different matters as well. They advise what to do and what not to do. Beyond this informal leadership arises during times of general community crisis or any matter that is related to the general interest of the slum.

The precariousness of existence of living and working in the city also leads slum dwellers to look for some sort of protection from local power brokers. Such a person becomes available in the nearby locality before or after the establishment of the slum and he works for a more influential political leader and thus enjoys political/administrative as well as economic privileges in various ways. Mizanuddin (1991) shows many squatter settlements in Dhaka City are identified by the names of these local power brokers. This system of co-opting the poor communities in the political networks of the local power brokers has not changed during the rule of any political parties since independence (Mizanuddin, 1991). The present study reveals that local power brokers not only use the slum dwellers for their own political ends but many of them make good money by building houses in the slums to rent them out to the slum dwellers. Slum dwellers have to rely on the local power brokers because they appear to be their protector as well as provider of shelter. Thus the local power brokers happen to be the most influential personality in shaping the political outlook and behaviour of slum dwellers which they then exploit to strengthen political influences in the major political parties.

The literature on political participation of slum dwellers suggests two contrasting views. The first view characterises slum dwellers as politically apathetic. They are believed to have little interest in politics, have little awareness of political events and lack internal political organisation. Such apathy or non-participation is so deeply entrenched that they alienate themselves from the social, cultural, economic and political life of the city. The immediate consequence of this sense of isolation or deprivation is that poor communities are hesitant and unwilling to utilise what social development facilities are available and accessible to them (Lewis, 1966; 1968). But it could be noted that the second view does not consider slum dwellers as politically apathetic. They are believed to have local political organisations and political leaders. Thus slum dwellers participate
in politics, though on a limited scale and way, and interact with the political activities of the city (Safa, 1974; Perlman, 1976; Majumder, 1983; Thomas, 1997; Hossain, 2005c). Supporting the second line of thinking the present study argues that the urban poor living in slums and squatter settlements are not politically apathetic. The survey reveals that most of them are voters and cast votes in city elections. Many of them (27.4%) participate in political processions and picketing during hartal (strikes) by political parties (Table-6.4.14). In fact, they want to be integrated within the urban world through politics. But their participation in politics is constrained by their poverty and vulnerability. Moreover, their economic marginality creates social and political marginality in the city. The study argues that the poor can not be blamed on this account as they are the victims of certain circumstances.

**Determinants of political participation**

It is evident from this study that the poor participate in urban politics according to their means. The political integration of the urban poor is significantly determined by the neighbourhood in which they have settled. The poor have been resettled in Mirpur by the urban authorities and they actively participate in politics to demand housing and other benefits from the urban government. Because there are several community based organisations in this neighbourhood the poor are more politically aware. In Demra the poor also actively participate in political activities to receive protection from local power brokers as they are mostly living as squatters and very vulnerable to slum clearance. Whereas the poor living in low-cost housing in Mohammadpur (by paying rent) are less active in urban politics as they do not get any support from local power brokers. In addition, the type of habitat also determines their political integration. The poor who are living in jupri, a temporary habitat made of bamboo and straw are more active in city politics to protect their habitat from eviction. The poor living in semi-pucca/pucca habitats are less active in political activities as they are less dependent on the support of local power brokers. But the poor living in the semi-pucca/pucca habitats are politically aware because of their better socio-economic background. They are less affected by urban policies, as their housing and employment is less dependent on these policies. The role of settlement in politics justifies the sociospatial argument of
Gottdiner (1994:16) “the factor of space constitutes a part of social relations and is intimately involved in our daily life.”¹

Integration with urban politics is further determined by the age of the respondents. The aged poor are more active in urban politics than the younger population. The aged respondents are mostly city voters and cast their votes in both national and city elections. The aged poor generally have more participation into electoral politics in the city due to long term stay and more affiliation with the structure of the city. The younger poor become voters in the city, being influenced by their guardians (such as their fathers and elder brothers). Sometimes they become influenced by local guardians like a landlord or local power-broker. Affiliation with these organisations is higher among the middle aged and aged population as they are more aware about organisational affiliation and other political matters due to their better political understanding and more city experience. Due to seniority they get more attention from the elected bodies so they have more contact with these bodies. As Nelson (1979:114) points out, “young people participate less politically because they are preoccupied with personal matters - finding a job with prospects for advancement, choosing a mate, completing an education, locating a place to live.”

Urban residence has a definite impact on political integration of the urban poor. Due to living in the city for a long period of time they become more exposed to urban life. They gradually know more about the city and participate in different activities including political activities. Beside this, when they lose their close ties with their ancestral village after living in the city for a long period of time, they become involved in city politics. Nelson (1979: 115) further points out, “recent arrivals are preoccupied with finding suitable long-term employment and housing, settling their families if they are married, choosing mates if they are not, and generally adjusting to urban life. They are less likely to belong to voluntary associations.” Political integration of the urban poor is

¹ Inspired by the work of Lefebvre, Feagain (1983, 1987) and Gottdiener (1985, 1987, 1994) who used the sociospatial approach to explain city adaptation. The approach tried to solve the continuing debate on the role of social/ compositional factors and spatial factors. It considered the view as limited which regarded the space of habitation as a container of social activities. Space not only contains actions but also acts as a part of social relations and is intimately involved in daily lives.
also determined by the structure of their households. As single people mostly migrate to the city for economic reasons, they are less integrated into urban politics. They consider the city as the place to earn money and not for politics. Most of them are affiliated with politics in their rural village and they often cast their votes in their villages. Whereas households living with their families consider the city as their new destination and they want to be integrated with city politics.

**Institutions, polices and pattern of integration**

The role of state as well as the impact of global capitalism on the urban economy is very crucial for understanding the integration of the poor communities into urban structures. As Castells (1983) points out integration of the poor communities cannot be understood without exploring their relationship with the state at the local level and global capitalism at the international level. The development of Dhaka City as the predominant city of the country and the proliferation of the slums in the city has both direct and indirect link with the way the state as well as global capitalism operates.

Dhaka City developed as a politico-administrative centre during the British period. It was set up as the provincial capital at the beginning of the twentieth century by the British and it gained its position as an important centre of administration, commerce and manufacture (Ahmed, 1980). After the partition of British India it became the capital of East Pakistan and continued to develop as an administrative and commercial centre. After two hundred and fifty years of colonial and semi-colonial rule it started as the capital of an independent state and it became well connected with other metropolitan centres of the capitalist world. Now it has emerged as a fast growing megacity in the world where a significant portion of the population live in slums and squatter settlements (UN, 1998; 2004).

As a quasi-democratic bourgeois state Bangladesh is heavily dependent on Western capitalism. A dependent comprador bourgeois class along with its companion, the middle class, have developed in this country much in the way the British colonial power had planned. After the independence from Pakistan in 1971, the urbanisation process received greater momentum in Bangladesh (BBS, 1977). In particular the cities became places of increasing economic activity of the national and international bourgeoisie. Huge amounts of wealth are being concentrated in the hands of the comprador
bourgeoisie class which has consolidated its position after the country’s independence (Mizanuddin, 1991). On a different level, land (the single most important source of income) is concentrated in a few hands in rural areas, giving rise to landlessness and the level of rural poverty is increasing very fast (Mizanuddin, 1991). In such a socio-economic situation there is an increasing rate of migration of the rural poor to the city. Rural migrants are being employed mostly in low-paid jobs in the informal sectors of the economy due to their exclusions from the formal sectors of the economy. As their income is insufficient for their survival in the city, they mostly take shelter in slums and squatter settlements on Dhaka’urban fringes. This study argues that the combination of increased investment in urban economy and increasing value of land is producing an increasing vulnerability of the urban poor.

Slum dwellers and squatters have been proliferating due mainly to the policies on land and urban development undertaken by the state over the years (Mizanuddin, 1991; Hossain, 2005b). The present study reveals that the lives of the vulnerable groups in Dhaka City are very much dependent on policies undertaken by the urban government. The regulation of slums and squatter settlements and low income activities in the city has significantly affected their adaptation and integration into the city (Graph-6.4.15). Poor communities frequently experience eviction from their settlements because of the increasing demand for urban land. The urban authorities often regulate low income activities, especially rickshaw pulling and street selling, where significant portions of the urban poor are employed. Previous studies reveal that urban inequality and poverty is directly linked with the failure of planning initiatives since the colonial period (Khan and Hossain, 2000). The first planning initiative for the city was taken in 1917 when Sir Patrick Geddes prepared a master plan for the city which, however, remained on paper only. In 1959 the newly formed Dhaka Improvement Trust (DIT) prepared a master plan for a 20-years period beginning in (about) 1960 (Minoprio, Spencely and Macfarlanc-1959). But the projection and policies were soon found to be out of touch with reality. In 1981, the Dhaka Metropolitan Area Integrated Urban Development Project (DMAIDUP) prepared a strategic plan under the supervision of the Planning Commission. Then in the early 1990s, the Dhaka Metropolitan Development Plan (DMDP) was initiated to formulate policies for the city’s growth in 1995-2005. The authorities suggested mid and long-term approaches for 1995-2004 and 2005-2015
period respectively. Without following any planning principle and defying both master and development plans DIT (presently Rajdhani Unnayan Kortiporko (RAJUK) acquired the available suitable land and distributed it amongst the civil and military professionals and other privileged people at a subsidised rate. Khan and Hossain (2001) argue that like the colonial development of a landed aristocracy, an ‘urban housing class’ developed in Dhaka City through the process of ‘sub-urbanisation’ which is one of the main causes of today’s urban land crisis and the proliferation of slums and squatters in Dhaka City.

The urban government needs to play a very significant role in adopting and implementing policies to reduce urban inequality and poverty. As Beall (2000) points out, while macroeconomic trends have pushed towards a diminished role for the state over recent decades, more recent efforts at rehabilitating the state are increasingly focused on the local level. This has thrust city government into the limelight as never before but it has happened in a context where the power of local governments to shape outcomes in favour of the poor is easily undermined by the influence of forces beyond their control. But Kotter (2004) shows that one of the greatest challenges of megacities in the developing countries is their governability. The possibilities of traditional forms of centralised governance with top down strategies are restricted because of the extended, highly dynamic and highly complex interactions within megacities and also with their surroundings (Kotter, 2004). It is evident that the urban government in Dhaka City has failed to play its effective role in urban development due to the multiplicity of institutions and the overlapping nature of their jurisdiction (Islam and Khan, 2000). The result has been rivalry, bickering and blaming each other for inadequate and insufficient services. Due to inadequate funds the local government of Dhaka City is absolutely dependent on grants from donor agencies and hence has to work within limits set by the conditions of such grants. This kind of control adversely affects the quality of urban services provided to the urban poor by the authorities. In addition, a lack of accountability and transparency of Dhaka City’s urban government also makes it corrupt and inefficient (Islam and Khan, 2000).
What is important for analysing the marginality of the urban poor - is how far they integrate with urban political structures. The present study reveals that the poor desperately want to be integrated with urban politics. It is true that they are mostly divided between two major political parties - both of which seek to exclude the urban poor from development planning and policies. In the contexts of squatter communities in Dhaka City, Mizanuddin (1991) argues that as they lack class based political organisation, their class consciousness does not transform from class-in-itself to class-for-itself. Arefeen (1994) argues that reliance on kinship based relationships is the main reason for a lack of political consciousness of the poor communities in urban Bangladesh. In another study Rozario (1992) shows that despite vast poverty among the poor communities it is religious conflict, not class conflict, which has become important in village politics. The present study considers both kinship and the patron-client relationship existing between poor urban communities and power brokers as the reasons for slums not developing as a radical force. Marx (1967) himself did not consider the lumpen proletariat as the revolutionary force, but today’s millions of urban poor are not lumpen in a Marxian sense. That is why Castells (1983) considers these ‘city grassroots’ as the potential agent of social changes. The present study reveals that the urban poor in Dhaka City are not organised based on social class and therefore they have not emerged as a revolutionary force. In fact, the political parties with radical left ideologies have no initiatives to incorporate the huge number poor people into their politics.

In fact, the ideological and political expressions of resistances of the ‘new urban poor’ have as yet no global unification. Despite sharing the same experience of neglect and marginalisation the informal working class have constituted a startling spectrum of differential identity and activism. According to Davis (2004a; 2004b) the complex educational and philanthropic networks of Islamic civil society provide a moral regulation of slum life that has no real equivalent in other cultures. One result is a dramatic reduction in levels of criminality or spontaneous violence. On the other hand, the same institutions can sustain immensely difficult and protracted resistance to otherwise overpowering occupations. Davis (2004a; 2004b) argues that civil organisations among the ‘new urban poor’ are undoubtedly found in the Muslim world and Muslim slums everywhere constitute seemingly ‘inexhaustible reservoirs of highly disciplined desperation’. In recent times ‘religious politics’ have become popular in
Bangladesh due to promises provided by the party with religious ideology. The people supporting religious politics believe that the party can offer a better solution to the problems of their everyday lives. But this emergence of religious politics is difficult to link with the analysis of urban poverty in the megacity of Dhaka. The majority of the poor communities practise popular types of religious values in Dhaka City’s slums (Table-6.4.12). Visiting urban shrines and showing public devotion to pirs (spiritual leaders) are most common among them. But these popular activities are strongly criticised by conservative clerics especially more radical Islamists. Even the poor people practising devotional religion are not considered as part of their ummah (the Muslim brotherhood). Moreover, Muslim civil society has not yet engaged in organising the slum communities which Davis (2004a; 2004b) found in the contexts of other Muslim megacities. In fact, poor slum communities are not organised based on their religion. Instead they practise devotional religion in the hope for better prospects. This essentially helps them cope with the poverty and vulnerability.

7.4. Revisiting theory and research

The ‘urban livelihood framework’ has been used for analysing urban poverty and adaptations in the context of Dhaka City. The livelihood strategies of poor communities have been explained to provide an account of their coping with poverty. It reveals that these poor communities are mostly involved in informal sectors of the economy for supporting their livelihood. As they are lacking education and employment training, they are unable to be involved in the formal sectors of urban economy. Unemployment, underemployment and harassment are the common problems they face in securing their livelihood in the city. Household based activities develop in poor neighbourhoods and these help them to create livelihood opportunities and to cope with poverty and vulnerability. Multiple earning is found as a common strategy among these poor urban households. Urban agriculture, which Rakodi (1995b) found as a livelihood strategy for the urban poor, is also common among the poor households who are living on the urban peripheries of the city and have some access to land.

Following the livelihood framework, poverty has been conceptualised in terms of both material and non-material dimensions. Income, consumption and household assets of the poor communities in question have been analysed to understand their material
deprivations. It reveals that their level of income is generally very low due to involvement in low paid jobs in informal sectors of the economy. Most importantly their low level of income is insufficient for managing their livelihood in the city. Most of their earning is spent on food items. Living as cheaply as possible is found to be the main household strategy among these poor communities. There is a difference between the hardcore and absolute poor in terms of expenditure and consumption patterns. The poor generally own low cost furniture and household goods. To manage their urban living they often have to take a loan from informal sources as they have little access to formal sources. It is evident that the households with multiple earners are coping better with poverty and vulnerability than the households with a single earner.

Infrastructure services are an important component of the ‘urban livelihood framework’. The study focused on housing and urban services of the selected poor communities of Dhaka City to explain poverty and adaptation. The urban poor have little access to urban land and are mostly settled on vacant government or private land, illegally or in some cases with the consent of urban authorities. They are often evicted from their settlements due to increases in the demand for urban land. They are mostly living in various forms of temporary settlements made of low cost housing materials. Their level of poverty is found as the determinant for housing quality. In addition, the poor have generally limited access to urban infrastructure facilities. Despite living in the city, most of them have no access to safe water, sanitation and environmental facilities. The poor quality of this physical environment causes poor health conditions. The study further reveals that the poor are lacking in access to social services, including health and education, which could form physical and human capital (Rakodi, 2002a; Pryer 2003).

The ‘urban livelihood framework’ uses the analysis of social capital for understanding urban poverty. Community networking has been shown as a new source of social capital for vulnerable groups in urban contexts (Mitlin, 1999; Coetzee, 2002). The present study used the analysis of social capital to understand urban poverty and adaptation. Family and kinship networking were highlighted to explain the urban livelihood of poor communities as they play a significant role in urban adaptation. Female ‘headship’, extended household and mess hall living (a non-family adaptation) have emerged among the poor communities studied as strategies for adaptation to poverty. Both
kinship and community networking have been found as social capital for migration and adaptation of these poor communities in the city. It plays a significant role in continuing social reciprocity essential for their adaptation in the urban context. The study also revealed the significance of urban-rural networking in adapting to and coping with poverty and vulnerability in the slums.

The study has considered behavioural and cultural issues to provide a broader understanding of the livelihood of the urban poor. These poor urban communities often become angry with family and community members due to stress in their everyday life. They strongly hold traditional values brought from their home villages. Despite having lived in the city for a long period of time they have a limited access to the city’s cultural activities. This lack of access to the cultural activities reinforces their traditional values. The cultural vulnerability of the urban poor is often explained in terms of their lack of participation in social and cultural systems and following the ‘culture of poverty’ thesis (Lewis, 1968). The present study argues that the poor are victims of their circumstances. They desperately want to be integrated within mainstream urban society but they are unable to be fully integrated due to lacking in their internal social organisations and a hostile external urban environment. Their household and community based cultural practices sometimes help them manage urban life when they become mentally stressed and alienated.

The effects of policies, institutions and processes in urban poverty and vulnerability have been included in the livelihood analysis. The informal power structure of poor communities, more particularly their slum committees, are found to be effective in keeping social order within their communities. The significant role of local power brokers in their political life is also evident. The poor also participate in urban politics but their participation is limited to casting votes and attending some processions. They have no representation in urban governance in a true sense. Their participation in urban politics is to some extent determined by their socio-demographic differentials. Urban policies contribute to poverty and vulnerability in Dhaka City. The regulation of slums and the informal sector by the government makes the urban poor very marginalised in the city. But slums and squatter settlements are the outcome of policies undertaken by the government which are very much determined by global capitalism. Urban
government could play a significant role in the eradication of poverty and vulnerability through adopting and implementing different urban policies aimed at the poor - without the intervention of national government. In this regard, the role of donor agencies which are providing grants for urban development is very crucial (Hossain, 2002). Heavy restrictions on the role of local urban government in implementing different development projects should not be imposed by donor agencies.

The present study has analysed intra-households differentials among the urban poor. It reveals that the level of poverty and livelihood opportunities vary among the poor communities studied. Through testing a number of hypotheses it shows that socio-demographic differentials - especially their settlement pattern, demographic characteristics, migration and urban residence pattern and household structure - determine their poverty and adaptations to the city. Households living in permanent housing settlements are coping with poverty and vulnerability better than those who are living in temporary housing settlements. Female-headed households are more vulnerable and less adapted to city structures than male-headed households. Temporary and recent migrants from the rural areas are more vulnerable than permanent and long-term migrants.

Overall, the ‘urban livelihood framework’ appears to be the most appropriate framework to analyse urban poverty and vulnerability in developing countries as it incorporates both material and non-material issues. Nonetheless, this study has found limitations in this framework for analysing social and cultural dimensions of poverty. The fact is, this framework approaches the issues of poverty as an individual problem to which individuals seek solutions. In light of this, this study also suggests social and structural analyses for individual predicaments.
CHAPTER-8
SUMMARY AND CONCLUSION

8.1. Introduction
This thesis has explored urban poverty and adaptations of the poor people in Dhaka City. Rapid mass urbanisation is occurring without development and has led to the formation of a huge number of slums and squatter settlements in the city. In Dhaka City urban poverty is shaped by rural-urban migration, household organisation, participation in the informal sector of the economy, lack of access to urban land, poor housing and services, and restricted participation in social, cultural and political activities of the city.

This research has addressed both the material and non-material dimensions of urban poverty. It contrasts with the existing research on urban poverty in Bangladesh in terms of its multi-dimensional analysis of poverty by highlighting the social and cultural questions. This study has focused on the micro-level of lives of the urban poor in the slums, especially their households and social networks which serve as vital social capital in their migration to the city and adaptation to urban life in the absence of state provided support and infrastructures. It conceptualises poverty not only as an individual problem to which individuals can seek solutions but one needing social and structural analyses of individual predicaments. This type of socio-cultural analysis of urban poverty distinguishes the study from the existing poverty research in Bangladesh (CUS, 1990; Khundker et al., 1994; Hussain, 1996; Majumder et al., 1996; Islam et al., 1997; Barkat and Akhter, 2001; Pryer, 2003). The study also provides a macro and micro theoretical perspective on the slums which is generally lacking in the existing urban poverty research. It has analysed urban poverty in the context of the megacity based on the relevant theoretical frameworks of poverty, marginality and livelihoods.

The study is based on empirical data drawn from the experiences of poor people in Dhaka City’s slums, collected through both quantitative and qualitative research. The combination of both theoretical and empirical research makes the study distinctive. This research extends sociological knowledge on poverty in the context of the formation of megacities and addresses the existing gap in urban poverty research in Bangladesh. It will also help provide a clearer understanding of rapid mass urbanisation and its social
consequences, especially the formation of slums in Dhaka City to urban policy makers. This final chapter briefly reviews the central issues of the study stated at the outset and relates them to the research findings. It also discusses the implications of the research findings at both theoretical and practical levels and outlines directions for future research on urban poverty from a sociological perspective.

8.2. Focus on the research findings
The study has attempted to explore the features of urban poverty in Dhaka City’s slums. It reveals that urban transformation of Dhaka City has created severe pressure on existing infrastructures and its ‘absorbing’ capacities. A significant portion of poor residents are forced to live in a variety of slums and squatter settlements in the city which are mostly vulnerable to flooding, unhealthy environments and diseases, and generally unsuitable for habitation. Although the phenomenon of the slum is as old as the city itself, nearly all the slums have developed in recent decades as a consequence of rapid mass urbanisation. Despite the fact that the overall poverty situation in the country has improved over the years, Dhaka City’s situation has become worse in terms of both upper and lower poverty lines through the accelerating rate of rural-urban migration of the rural poor.

Urban poverty in Dhaka City is closely associated with rural-urban migration. Poor people living in the city slums have mostly migrated there from rural areas rather than other cities or towns. Both the pull and push factors - including low incomes in rural areas, river erosion of agricultural land and job opportunities in the city are the main factors behind this rural-urban migration. In fact, there is a long-term migration pattern of the urban poor in Dhaka City. Poor communities mostly migrated as singles during the initial move then gradually bring their families to the city. The distinctive feature of urban poverty in Dhaka City is its close connection with recent migration. This means that if someone is recently in the city then he/she is very likely to be poor. The percentage of the hardcore poor is comparatively higher amongst the recent poor who have resided in the city for five years or less.
The distinctive demographic features of the urban poor are important for understanding the nature of urban poverty in Dhaka City’s slums. The percentage of the younger population is much higher in the city’s slums due to the increase of singles’ migration. The elderly population who have lost their ability to perform in labour intensive jobs do not usually migrate to the city. In many instances the elderly poor migrants return to their villages when they can no longer be active in the workforce. In fact, the elderly population are generally more integrated with village society than their younger counterparts. The sex ratio of the urban poor is significantly higher due mainly to the focus on household heads. Nevertheless, it is evident that a significant change has occurred in household organisation of the urban poor in Dhaka City. Although households are generally headed by males in the traditional patriarchal social system, a considerable proportion of poor households in Dhaka’s slums are found to be female-headed. The increasing size of ‘female-headship’ among the slum population is a result of the high level of divorce and separation of females from their male partners.

Urban poverty of Dhaka’s slums is closely linked with the participation in the informal sectors of the economy. Most of the urban poor are involved in rickshaw pulling, street selling and petty trading, day labouring and so on. The poor are mostly involved in informal activities as they are excluded from the formal sectors of the economy through lack of education and employment training. Employment in the informal sectors is generally characterised by a low level of income and high level of vulnerability in terms of risk and harassment. These employment activities are also characterised by frequent underemployment. In fact, the urban poor are often forced to change employment in the informal sectors, which often leaves them underemployed.

The household plays a key role in supporting the livelihood of poor urban communities. Sending as many household members as possible into the workforce is the most common survival strategy. Households with multiple earners are in a better economic situation. Conversely, poor households with only one member earning an income experience the highest level of poverty. Households generally experience hardcore poverty where more dependants live on income of one member. Such households often become vulnerable due to the death or illness of the earning member. Another characteristic of households is the wider participation of poor women in the workforce.
One way this wider participation is occurring is through the transformation of domestic space into production space for home-based work. The home becomes not only a ‘container’ of human life but an essential shelter for life sustaining activities. The involvement of young children in the workforce is another common survival strategy of poor households. This may help poor households cope with poverty in the short-term but it has long-term negative effects on the development of slum children.

Poverty is clearly seen in patterns of income and consumption of poor slum communities. Poor people are involved in low paid jobs and they have insufficient earnings to support their livelihoods. Almost half of the poor households of Dhaka’s slums are hardcore poor - whose monthly household income is insufficient for their basic needs. Consequently their low level of earning means the expenditure level is also low. The hardcore poor spend the majority of their earnings on food. As a result, essential non-food items like health and education are often neglected. In contrast, the absolute poor can afford to spend part of their earnings on non-food items. The urban poor usually buy food items like rice, cereals, lentils, potatoes and vegetables at a low cost and generally avoid costly items like meat and poultry, milk and milk powder and fruit for daily meals. Chronic malnutrition and poor health is the result of deprivation of such necessary food items over a long period of time.

Even though slum communities are generally considered poor there are intra-household differentials in terms of income and consumption. Neighbourhood, habitat type and household head type were correlates of income and consumption. Households living as squatters are poorer in terms of both income and consumption than households living as slum dwellers. Households settled in temporary habitats are also poorer than those settled in permanent habitats. Female-headed households are poorer in terms of both income and consumption due to multiple forms of discrimination. There is also a significant difference between the recent migrants living in the city over the previous five years and long-term migrants living in the city for longer than five years in terms of income and consumption. This is probably due to lower urban exposure of recent migrants resulting in less access to the urban labour market.
The urban poor lack of access to formal sources of credit and other resources and are consequently usually forced to seek credit from informal sources such as co-operatives, money lenders, relatives and friends. Despite the fact that a low level of assets is a general characteristic of poor households there are intra-household differentials of assets in terms of habitat type, residence pattern and household structure. The poor settled in temporary habitats have lower level of assets than those settled in permanent habitats. The difference between the recent poor and long-term poor in terms of assets is also significant. Recent migrants have lower level of assets than long-term poor migrants. Furthermore, female-headed households have lower level of assets than their male-headed counterparts. In fact, a low level of household assets is usually paralleled by a high level of deprivation caused by poverty including disease, hunger, malnutrition and lack of income.

Material deprivation and higher levels of vulnerability to shelter in the city are clearly revealed through tenure insecurity and poor quality of housing. Except for a few cases, poor slum communities have no access to urban land and most have been forced to settle on vacant land on the periphery of the city. The increasing demand for land and its increasing value in the city centre has forced the poor to be relocated there. The poor quality of materials makes their houses vulnerable to annual floods. But the quality of housing materials differs between temporary and permanent habitats. It also differs in terms of residential pattern, household head type and household structure. Less access to infrastructure facilities (gas, water supply, sanitation, and waste disposal) also reflects a poor quality of urban living in Dhaka City’s slums.

Poor health is an important dimension of urban poverty. Despite ill health and the prevalence of diseases slum people have limited access to available healthcare services. The exclusion of the poor from the city healthcare services often compels them to undertake a variety of folk treatments. Precarious situations of maternal and child health are common characteristics of slum households. Poor women often take help from untrained persons for child delivery - which causes a higher number of deaths among pregnant women. Poor children are extremely vulnerable to diseases and they do not get proper medical treatment because of the low incomes of these households - resulting in a higher rate of infant mortality in the city slums.
Lack of access to education and training is another important feature of urban poverty. The poor people of Dhaka slums are mostly illiterate and have limited access to the training required for jobs in the formal sector of the economy. Therefore most find employment in the informal sectors of the economy resulting in a lower level of income and a higher level of deprivation. Slum children do not attend schools because their family’s poverty forces them into the workforce or they have inadequate access to local schools. Needless to say, education is a vital vehicle for cross-generational social mobility. Without an education slum children will not be able to change their social status in their lifetime. A few slum children attend ‘informal’ education of non-government organisations but this will not provide them with the opportunities to enter formal employment.

Poverty is strongly shaping the social organisation of slums. In many respects the nature of the family and the social relationships of slum communities are different from other social classes. The number of single parent families is considerably higher among them due to marital instability. Polygamy and inequality are responsible for the predominance of mother-centred families. In fact, men can change partners easily but women cannot due to existing economic and social systems. A number of poor men do not continue the economic support of their family members once they leave them – resulting in a large number of mother-centred families in Dhaka City’s slums. Children experience more vulnerability and deprivation in mother-centred families because they are reduced to a female’s single income. Moreover, women - more particularly divorced and distressed women - are often discriminated against in the labour market and they are usually paid low wages.

Nuclear families are an expression of adaptation to the city. Such nuclear families are predominant among the urban poor as they mostly migrate either alone or with their wives and children in the hope of changing their circumstances. The higher level of individualism is responsible for the formation of nuclear families among the new generation in the slums. People living in nuclear families are socially criticised in rural Bangladesh for failing to meet their obligations towards extended family members despite the fact that nuclear families do not necessarily mean less obligation - that is they may be supporting a large number of family members in the village (Khuri, 1975).
However, through migration to the city the new generation has often tended to reject the obligations of extended families in the village. Despite the predominance of nuclear families, extended families based on economic need exist in Dhaka City’s slums. Extended families work as a way of reducing costs of housing among the urban poor who send back more remittances to their villages. Single migrants living in a ‘mess hall’ are less integrated into the city’s social and political activities as they are almost exclusively involved in economic activities to support their families back in their villages.

Social networks play significant support roles in migration and the poor’s adaptations to the city. Poor people maintain both kin and non-kin based social networks in Dhaka City’s slums. Beside blood and marriage based networks, village based fictive networks also play significant roles in migration and adaptation. Moreover, village based networks are more important for the hardcore poor due to their higher level of vulnerability. After their move to the city poor migrants gradually develop non-kinship social networks, which also play a significant role in their social life. The urban poor often provide and/or receive assistances from their relatives, friends and neighbours to help them cope with their poverty and vulnerability. There is no significant difference between the recent and long-term migrants in terms of social networks as they all maintain these networks. In fact, social networking generally works as ‘social capital’ in urban adaptations of poor migrants - who have limited access to the formal sources of support.

Urban-rural networks are most important among poor migrants in Dhaka City. Although first generation migrants who left their immediate family members in their village strongly maintain these networks, the second generation of urban poor (who were born in the city) also maintain connections with their ancestral villages. Poor urban communities often identify themselves by their district of origin. Meeting relatives and sending remittances to their villages are the major reasons for continuing urban-rural networks by poor migrants. Habitat type, length of urban residence, household head type and household structure were determinants of village networks. The poor who live in temporary habitats have more contact with their villages than those who live in permanent habitats. Poor migrants staying in the city for the past five years have more
contact with ancestral villages than those staying for more than this period. And the singles population also has more contact with its ancestral villages than those living with their families.

Poverty has a definite impact on the behavioural and cultural life of slum communities. Poor people living in Dhaka City’s slums often become angry with their families and neighbours due to stress resulting from economic constraints. Living in an urban environment has a limited impact on cultural life of slum communities. Visiting urban shrines, planning sacrifices to God, showing public devotion to charismatic religious leaders and using folk treatment from spiritual leaders are common practices among the slum communities of Dhaka City. The urban poor generally have a lower level of knowledge and still remain strongly attached to their traditional rural values. The practice of family planning is not still widely common among the slum communities as they believe that it challenges the authority of God. Due to their life long experience of poverty slum people are often fatalistic and unable to make plans for the future. But there are socio-demographic differentials in the future planning of the urban poor. The younger poor engage in making plans because they are still optimistic about life. Males make more ambitious plans because of their wider social and economic horizons. And the literate poor are able to make better plans due to a higher level of knowledge and understanding.

Community life of slum communities is characterised by grouping, factionalism and conflicts. Kinship and regional ties often appear on the basis of grouping and factionalism in Dhaka City’s slums. Conflicts with neighbours are most common among these poor slum communities. Their children, recovery of loans, and control over domestic spaces are the main reasons for existing conflicts. The informal power structure headed by slum leaders plays a significant role in resolving conflicts among the poor communities in question. Poor communities lack confidence in law enforcement agencies, especially the police, and rarely seek help from them in mitigating conflicts. Besides playing a major role in conflict resolution, slum leaders also maintain liaison with local power brokers. In fact, exclusion from the formal power structures makes the urban poor dependent on the prevailing informal power structures.
The strong control of power brokers over slums in Dhaka City is very common. The poor are often pressured by power brokers to cast their votes in elections (in their favour). In this regard there is a variation between the hardcore and absolute poor. As the hardcore poor are more vulnerable they get more pressure from local power brokers. Neighbourhood, habitat type, length of residence and household structure were determinants of political integration. Poor people living in squatter and resettlement slums are more active in electoral politics in order to get protection against eviction. Long-term migrants have more access to urban politics than recent migrants. As well singles mostly live in the city on a temporary basis and have less access to urban politics.

The lives of the urban poor are very vulnerable to losing their housing through change in land use. Slum clearance seriously affects the poor communities and they are frequently faced with homelessness in the city. Slum clearance also affects economic activities of poor people which were mostly developed based on slum localities. Once they become homeless or even relocated in other neighbourhoods they experience difficulties in continuing these livelihood activities. Moreover, the regulation of informal activities, more importantly, the regulation of rickshaw pulling causes a huge number of unemployment and underemployment. There is a significant difference between the hardcore and absolute poor in terms of the affects of urban policies. The hardcore poor are the most affected by the regulations of informal housing and economic activities due to their higher level of poverty and vulnerability.

This study has focused on social questions of poverty with its economic and housing questions. It contributes to the development of sociological knowledge about poverty in the context of the megacity of Dhaka. As a megacity of the South, Dhaka has experienced a rapid increase in poverty as its population has expanded enormously through rural-urban migration, resulting in urbanisation without development. The generalisations that have developed based on this research on Dhaka City - may well be applicable to other fast growing megacities of the South. These generalisations are:
First, rural-urban migration significantly contributes to rapid population growth in megacities in the South. The rapid urban transformation of the South has produced poverty and vulnerability through the formation of huge slums in poor districts of these cities.

Second, poor migrants are often excluded from the formal sectors of the economy and they are mostly involved in the informal sectors for supporting their livelihood. Although income and consumption of migrant populations have increased in these cities, this does not necessarily improve their quality of life.

Third, poor urban communities have a limited access to state provided support and they are very dependent on their households and social networking to cope with urban poverty and vulnerability in the South.

Fourth, megacities of the South are not necessarily agents of socio-cultural change. The experience of urban living has a limited impact on the ways of life in slum communities. Instead the urban poor hold strongly to traditional rural values despite their move to the city.

Finally, the lives of the urban poor in megacities of the South are largely shaped by the policies of urban government on employment, housing and land use and services. The interests of the urban poor are neglected in the urban policies and planning because they remain politically marginalised and excluded from city politics.

8.3. Implications of the findings

8.3.1. Implications at a theoretical level

The research findings have implications for a theoretical understanding of poverty in Dhaka City and other megacities of the South. The issues of slums and poverty in megacities need to be understood in terms of the huge rural displacement and rural-urban migration. In many instances urban transformation has displaced millions of poor form their rural origins. In the context of the Indian sub-continent these rural people previously lived in ‘self-sufficient’ village communities organised around traditional values and had which they never thought to leave their home villages. Even in the late
twentieth century many rural people still had limited contact with urban centres in many parts of this sub-continent. One big change has been the way rural villages have become linked to the metropolis through rural-urban migration. Material issues and concerns with consumption have become prominent in traditional rural society and rural life has been seriously challenged. Uprooted rural migrants have come to the city with huge expectations of finding a better life. But in the city many have been forced to live in slums because of their meagre incomes gained in the informal sectors of the economy. Despite their unfulfilled lives in the city, they are often unable to return to their rural areas where their lives were also full of uncertainties and misery. Moreover, after migrating their expectations have been changed and they find it difficult to meet their new expectations in the existing economic structure of rural society. The urban poor are often sentimental about their ‘rural past’ but realistically they are unable to return to their home villages on a permanent basis.

The issue of the megacity and poverty needs further explanation in terms of the relationship between country and city, and vice-versa. It is true that rural migrants are unable to return to their home villages on a permanent basis but they maintain strong ties with their villages through providing economic support to their extended family members and also through investments in rural property. At the same time rural migrants often receive support from their villages in the form of food and cash (by selling crops). Obviously the rural economy benefits from the megacity but this has not necessarily created a dependence of the village on the city. Rural agriculture still absorbs the majority of the labour force and contributes to the overwhelming portion of the national income. In fact, it can be argued that villages are able to still perpetuate themselves by sending members to the city. The thesis of ‘warehousing population’ which shows the megacity as a dumping ground of a ‘surplus humanity’ (Davis, 2004a) seems to be distorted in the context of Dhaka City - where city and village meaningfully support each other.

Urban poverty has been conceptualised in terms of a sustainable livelihood of poor households. Following the ‘urban livelihood framework’ poverty and deprivations, asset vulnerability and access and well-being were examined as the units of analysis of urban poverty. Income and consumption in poor households are the most important
measurements of urban poverty. Both the levels of income and consumption of poor households are generally low despite differences between the absolute and hardcore poor. Asset vulnerability is another important measure of urban poverty. A low level of household assets is paralleled by poverty and deprivations of slum communities. Poor households can reduce vulnerability through their assets. Access to land and housing is important for conceptualising urban poverty. It is evident that households with access to land and housing are in a better economic situation. Furthermore, the issue of social well-being is also important for understanding urban poverty. The access to health, education and socialising are important for analysing urban poverty. Overall, urban poverty has been conceptualised in terms of a set of issues relating to material and non-material poverty, which are essential for a sustainable livelihood in the city.

Households and social networking based on kinship and village networks are important for poor people’s adaptation to urban life in Dhaka City. Even those who had lived in the city for a long period of time still had limited access to formal sources of support. The household continues to function as both an economic and social unit among the poor urban communities. The urban poor develop strategies based on their households to cope with poverty and vulnerability. The issue of kinship and village networks are important for adaptation to city life. Such networks work as social capital by providing migration related information to the potential migrants in the village and by offering support in the forms of housing, food and job information to the new arrivals in the city. However, poor migrants develop a system of ‘social reciprocity’ in slums which are important for their survival in the absence of state provided facilities.

Urban poverty has implications at a behavioural level. The lack of integration of the urban poor has an impact on the individual’s sense of autonomy. Poor urban communities sometimes refuse to accept the terms on which they are forced to participate in the economy of the city, resulting in structural violence in urban slums. While the thesis of the ‘culture of poverty’ has addressed certain manifestations of poverty it failed to explore how poor communities are being entrapped in the process of culture of poverty. In fact, the urban poor are entrapped in a culture of poverty because of the socio-political realities of the city and the country at large. In Bangladesh, corruption becomes the means for channelling resources to clients and supporters at
both a local and state level but poor communities are typically excluded from this process. Thus their chances for social mobility are very limited and, consequently a few of them (mostly from the younger generation) become involved in criminal gangs and illegal activities including stealing, hijacking and drug trafficking as the means of overcoming their desperation.

The city is generally theorised as an agent for social and cultural transformation but a ‘peculiar mix of rural-urban traits’ persists in the cities of the South. City dwellers, especially those living in poor urban neighbourhoods, uphold traditional values inherited from rural society - separate from mainstream urban society. Even those who have lived in the city for a long period of time remain unincorporated in the cultural activities of the city. Most of the city’s cultural activities are for middle class consumption, which poor communities are unable to afford. The exclusion of the urban poor from the city’s cultural centres has made the megacity ‘culturally fragmented’ (Canclini, 1995). The urban poor often organise folk music in Dhaka’s slums from their rural traditions. These cultural practices only reinforce the prejudices of the urban classes against them as backward and uneducated.

The urban poor of Dhaka City do not fit Davis’s (2004a; 2004b) characterisation of Muslim slums in megacities as uniquely ordered and regulated by the complex educational and philanthropic networks of Islamic civil society. Although there has been a growth in ‘religious politics’ in Bangladesh, the religious context of this mobilisation is very different to the Middle Eastern megacities such as Cairo or Tehran. The religion of the Dhaka urban poor is ‘devotional’, led by pirs (spiritual leader), and with a strong focus on pilgrimage to shrines, which would be condemned as heterodox by conservative clerics and especially more radical Islamists. Moreover, Islamic civil society in the form of religious non-government organisations has not yet become active in Dhaka’s slums. Instead it is Western funded non-government organisations that are more active in the slum development. Slum communities are not still organised around religion. Hence Mike Davis’s claims about the role of Islam in providing an organisational and moral framework for the Muslim urban poor in megacities needed to be qualified by reference to the socio-cultural and historical context.
Overall, urban poverty needs to be understood in relation to urban government and urban polices. The poverty of slum communities of Dhaka City has been largely shaped by the urban policies in relation to housing and land use. Urban clearance often serves the interests of powerful sections of the city, which seriously affect the lives of poor slum communities resulting in the huge displacement and homelessness. The regulation of informal activities also seriously affects the lives of poor slum communities in Dhaka City through creating a huge number of unemployment and underemployment. This also serves the interest of affluent urban classes who are not dependent on these informal activities. The exclusion of millions in squatter communities from the policies and planning of urban government is linked with global capitalism at large, as it creates social inequality and injustices through its local allies - who are powerful and undertake policies at a local level (Castells, 1983).

8.3.2. Implications at a practical level
The research findings also have implications at a practical level. The study suggests the need for both macro and micro level policies to regulate growth and poverty in the megacity of Dhaka. Macro-level policies of rural development and decentralisation are needed as urban poverty is a manifestation of rural poverty. The rural poor migrate to the city due to deprivation in their rural areas of origin, which is the result of an unequal distribution of land. One response to the impact of rural displacement into the cities is to try to keep people in agriculture. Although rural-urban migration is significant for the village economy, it does not create enough dependence on urban incomes. As mentioned earlier, villages are still able to perpetuate themselves by sending members to the city. Therefore, the state can play a significant role by undertaking initiatives for redistribution of rural land so that a significant portion of the population is not excluded from this primary source of livelihood.

In addition, rural displacement has produced an unbalanced national urban development. Dhaka City has become the principal city of the country due to a high concentration of both national and foreign investment over the years. One-third of the total national urban population is now living in this city. A huge number of rural women have migrated to get employment in garment factories which have mostly been established in the last decade. One way to redirect some of these migrants is to set up
new garment industries in other cities where they can find employment opportunities. In general, an effective decentralisation policy needs to be implemented by the government to ensure a balanced national urban development which would reduce population pressures on Dhaka City.

This study further suggests micro-level policies for slum development. Policies regarding informal activities need to be revised as the majority of the urban poor are involved in these sectors. In recent times a huge number of poor people became unemployed as a result of restrictions on rickshaw pulling. This occupation can be restricted after creating employment opportunities for them. The government also needs to undertake policies for supporting informal activities like home-based activities and urban agriculture. Skill development training also needs to be organised for the urban poor so that they can be integrated into formal sectors of the economy. Furthermore, programs need to be operated for the urban poor to create livelihood opportunities.

The study reveals the vulnerability of the urban poor in terms of access to land and housing. As poor communities have limited access to urban land, they temporarily settle on vacant land. Moreover, they are often evicted from their habitats without resettlement and temporarily relocate themselves on vacant land on the periphery of the city. Through urban clearance poor migrants are often forced to return to their ancestral villages. Accepting the reality of slum tenure security of these informal habitats needs to be provided on a priority basis. Poor habitats also need to provide basic infrastructure facilities like electricity, gas, water supply, sanitation and environmental services. The urban government needs to provide subsidy to the poor slum communities so that they can afford these urban facilities. The fact is, the privatisation and price rises of the urban services may lead to urban protests that happened in many other cities globally.

The opportunities for healthcare and education are essential to improve the well-being of the urban poor. The poor people are almost totally excluded from the state provided services for health and education. The services that exist are inadequate and are mainly provided by a few non-government organisations. Both government and non-government organisations need to undertake initiatives to greatly improve the level and quality of healthcare and education services in the city slums. The socio-cultural
integration of the urban poor is also essential for their social well-being. Interactions between slum and non-slum populations are needed for their cultural integration. And cultural and recreational centres need to be established in poor urban neighbourhoods.

In addition, poor slum communities need to be incorporated in city politics for their effective community participation. Without political integration poor people will not benefit from the development activities of elected urban bodies. Thus initiatives need to be taken for their registration as city voters so that they can participate in city elections.

8.4. The need for future research

The present study has extensively explored the issues of urban poverty from an integrative framework. It is based on sound theoretical and empirical research, which is a breakthrough in urban poverty research in Bangladesh. But more research is needed for exploring the issues of urban poverty from a sociological perspective. The extension and broadening of this study would validate its findings and theoretical framework.

As mentioned the urban poor migrate to the city from rural areas with help from their relatives and friends especially during the initial stage of their urban settlement. Kinship and rural origins work as social capital in the adaptations of poor communities. Poor migrants maintain their strong connections with ancestral villages despite their long-term stay in the city. Although a number of studies have focused on rural-urban migration, these social questions are still largely unexplored. How kinship and extended families play significant roles in rural-urban migration and urban adaptation remain important questions for future sociological research.

Employment and livelihood strategies have been the focus of this research, but they need further exploration. The issue of the informal economy is essential for analysing urban poverty - as significant portions of the urban poor are involved there. The urban poor often experience harassment from state agencies in these forms of employment. Further qualitative studies are needed for exploring employment vulnerability of the ‘informal’ poor, which is often difficult through survey research. How households play a significant role in helping individual members find informal employment or in
developing home-based activities or urban agriculture also remains an important issue for further research.

Poverty and vulnerability in terms of income, consumption and household resources have been explored in this research. The present study explored poverty and vulnerability through both quantitative and qualitative research. This qualitative research helps to reveal the coping strategies of poor households. Nevertheless, the study found it was a complex task to gather income and consumption data from poor households. This study suggests the importance of longitudinal studies for investigating chronic urban poverty of slum populations. These studies will help to reveal whether poor households are improving their lot, coping but stuck at the same level of poverty or are in fact getting poorer over the long-term.

This research has focused on the issues of socio-cultural adaptations of the urban poor in Dhaka City. And it has explored how poverty has impacted on the socio-cultural life of the slum population of Dhaka City. Families, networking, behavioural and the cultural patterns of poor communities are explored through analysing social and cultural dimensions of urban poverty. Criminal behaviour of some young slum population has been addressed but this issue has not been further analysed due to the scope of this research. The future research needs to highlight this important issue of slum culture. In fact, the study further finds limitations of social survey in exploring socio-cultural issues of urban poverty. Therefore, it suggests more qualitative studies on social and cultural issues from sociologists and anthropologists.

Political integration of the urban poor in Dhaka City has been highlighted in this research. Poor communities are found to be politically marginalised despite their participation in politics. Future research is essential for exploring causes and consequences of political marginality in such urban contexts. Informal politics and relationships with local power brokers need to be explored in detail for analysing political adaptations of slum communities. Future research needs to review existing policies undertaken by urban government in relation to the regulations of slums and informal activities. How these adverse urban policies have created vulnerability in Dhaka City’s slums also needs to be examined more thoroughly. And lastly the role of
global forces in relation to these issues needs further exploration as these forces substantially determine the lives of local poor urban communities in Dhaka City.

Finally, intra-household differentials of urban poverty and vulnerability are important for future research. This study shows economic differentiations among the slum communities in Dhaka City - despite the fact that they are often considered as a homogenous group. Future research needs to explore why some appear to be coping with poverty and vulnerability well. This will validate the socio-spatial differentials of urban poverty and poor peoples’ adaptations in urban contexts in general.
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APPENDICES

Appendix-1: Questionnaire (English/Bengali versions)

English version

Urban poverty and adaptations of the poor to urban life in Dhaka City, Bangladesh

(The study explores adaptations of poor communities in city life. It focuses on poverty and vulnerability of the poor living in slums and squatters in Dhaka City, Bangladesh. It also focuses on the impact of poverty on poor urban communities.

The information provided in the interview will remain strictly confidential, except as required by law and persons interviewed will be anonymous. The information will be used only for the purposes of this study whose findings will be used in the PhD thesis and for writing articles in academic and policy journals.

You are invited to participate in the research. Participation is entirely voluntary and participants can withdraw at anytime if you so wish.)

A. Identification

QA.1. Name:…………………………………..

QA.2. Relation with household head: □ (1) Self □ (2) Spouse □ (3) Child □ (4) Parent □ (5) Sibling □ (9) others (specify)

QA.3. Habitat type: □ (1) Jupri □ (2) Tin shed □ (3) semi pucca/pucca

QA.3. Location: □ (1) Mirpur □ (2) Mohammadadpur □ (3) Demra

A. Socio-Demographic Characteristics

QB1. Age: ………yrs

QB2. Sex: □ (1) male □ (2) female

QB3. Marital status: □ (1) unmarried □ (2) married □ (3) widower □ (4) divorced/abandoned

QB4. Religion: □ (1) Muslim □ (2) Non-Muslim

QB5. Educational level: □ (1) no schooling □ (2) class i-v □ (3) class vi-ix □ (4) S.S.C □ (5) H.S.C □ (8) Bachelor and above
QB6. Occupation: …………………

QB7. District of Origin: ……………

QB8. Cause of migration:  □ (1) river erosion  □ (4) came with family
   □ (2) small income  □ (5) born in the city
   □ (3) job service  □ (9) others (specify)……

QB9. Length of residence: ………………. yrs

QB10. Living arrangement:  □ (1) household type
   □ (2) non-household type (Skip QB11-QB12)

QB11. Household head type:  □ (1) male-headed
   □ (2) female-headed

QB12. Household size: ……………

C. Economic Characteristics

QC1. Currently in work:  □ (1) yes
   □ (2) no (skip QC2- QC7)

QC2. Type of employment:  □ (1) wage/ salaries  □ (3) self employed
   □ (2) day labour  □ (9) other (specify)…..

QC3. Problems faced with the work: □ (1) unsafe condition (Go QC4)
   □ (2) far to travel (Go to QC5)
   □ (3) underemployment (GoQC6)
   □ (4) harassment (Go to QC7)
   □ (5) not applicable (Go QC8)
   □ (9) others (specify)……

QC4. Extent of unsafe:  □ (1) very high
   □ (2) not very high

QC5. Type of transport use:  □ (1) no transport  □ (3) public transport
   □ (2) rickshaw  □ (9) others (specify)…..

QC6. Causes of underemployment: □ (1) no work  □ (3) visiting village
   □ (2) illness  □ (9) others (specify)…. 

QC7. Type of harassment at work: □ (1) oral  □ (3) sexual
   □ (2) physical  □ (9) others (specify)…
QC8. Monthly household Income:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Sources of income</th>
<th>Monthly income (BDTk.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Self</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Spouse</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Children</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Parent</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Other members</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Others (specify)……..</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
</tr>
</tbody>
</table>

QC9 Monthly household expenditure:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Source of expenditure</th>
<th>Monthly expenditure (BDTk.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Food items</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>House rent</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Different non-food items</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Others (Specify)……..</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
</tr>
</tbody>
</table>

QC10. Household food consumption in the last week:

<table>
<thead>
<tr>
<th>Sl. No</th>
<th>Food items</th>
<th>Quantities (in K .G)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rice</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Other Cereals</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Pulses</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Potato</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Vegetables</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Fish</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Meat, poultry and eggs</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Milk and milk powder</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Edible oil</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Fruits</td>
<td></td>
</tr>
<tr>
<td>11</td>
<td>Others (specify)……..</td>
<td></td>
</tr>
</tbody>
</table>
QC11. Any household saving: □ (1) yes □ (2) no (skip QC12)
QC12. Amount of current savings: Tk........
QC13. Any household loan: □ (1) yes □ (2) no (skip QC14- QC16)
QC14. Amount of current loan: Tk...........
QC15. Sources of loan: □ (1) NGOs □ (2) co-operatives □ (3) money lender □ (4) relatives □ (5) employer □ (6) landlord □ (9) others (specify)....
QC16. Causes of loan: □ (1) starting business □ (2) food items □ (3) house rent □ (4) medical □ (5) Education □ (9) others (specify).....
QC17. Household assets:

<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Assets</th>
<th>Market price (BDTk.)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Choki/ khat</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Cookeries</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Clothing</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Furniture</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>Television</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>Radio/ tape</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>Electric fan</td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>Electric iron</td>
<td></td>
</tr>
<tr>
<td>9</td>
<td>Fridge</td>
<td></td>
</tr>
<tr>
<td>10</td>
<td>Others (specify)</td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
</tr>
</tbody>
</table>

D. Living Condition

QD1. Roof materials of housing: □ (1) brick / cement □ (2) tin □ (3) bamboo/straw □ (9) others (specify)...
QD2. Wall materials of housing: □ (1) brick / cement □ (2) tin □ (3) bamboo/straw □ (9) others (specify).....
QD3. Number of living room: ……
QD4. Cooking arrangement: □ (1) having cooking room
□ (2) using living room
□ (3) using open space
□ (4) no cooking (Skip QD5)
QD5. Fuel used: □ (1) natural gas □ (4) wood / bamboo
□ (2) electricity □ (5) leaves/ straw
□ (3) kerosene □ (9) others (specify)……
QD6. Source of lighting: □ (1) electricity
□ (2) kupi / hrican
QD7. Source of drinking water: □ (1) water supply □ (3) well/ponds/ river
□ (2) tube-well □ (9) others (specify)……
QD8. Source of non-drinking water: □ (1) supply water □ (3) well/ponds/ river
□ (2) tube-well □ (9) others (specify)……
QD9. Sanitation: □ (1) sanitary/ pucca □ (3) katcha
□ (2) slab □ (9) others (specify)…..
QD10. Drainage system: □ (1) no drain □ (4) pucca
□ (2) kutcha □ (9) others (specify)……
□ (3) semi-pucca
QD11. Mode of waste disposal: □ (1) dustbin □ (4) river/cannel/lake
□ (2) waste garbage □ (9) others (specify)……
□ (3) marshy land

E. Social Services
QE1. Modes of treatment: □ (1) no treatment
□ (2) self treatment
□ (3) gov. hospital (Skip QE2)
□ (4) non-gov. hospital
□ (5) quark
□ (6) homeopath
□ (7) kaviraj
□ (9) others (specify)…..
QE2. Why not using gov. hospitals: □ (1) far to travel
□ (2) less attention by doctors
(3) no medicine provided
(4) fees and charges
(5) need not
(9) others (specify)…..

QE3. Check-up during last pregnancy:
(1) yes
(2) no
(3) not applicable (Skip QE4)

QE4. Last delivery with the help of:
(1) doctor/ nurse
(2) dhai
(3) relatives
(4) none

QE5. Immunization of the children:
(1) fully given
(2) partially given
(3) not given
(4) not applicable

QE6. Access to adult literacy program:
(1) yes
(2) no
(3) not applicable

QE7. Any skill development training:
(1) yes
(2) no

QE8. School aged children who are not currently enrolled:
(1) yes
(2) no
(3) not applicable

QE9. Access to means of amusement:
(1) no access
(2) television
(3) radio/ cassette
(4) others (specify)...

QE10. Going to movies:
(1) often
(2) occasionally
(3) rare
(4) never
(9) others (specify)……

QE11. Visiting park/zoo/museum:
(1) often
(2) occasionally
(3) rare
(4) never
(9) others (specify)……

QE12. Access to games and sports:
(1) yes
(2) no

F. Family & Marriage

QF1. Family type:
(1) single parent (Go to QF2-QF4)
(2) nuclear (Go to QF5)
(3) extended (Go to QF6 & QF7)
QF2. Type of single parent:  
- (1) male-centred
- (2) female-centred

QF3. Duration as a single parent: \(\ldots\) yrs

QF4. Causes of single parent:  
- (1) widowhood
- (2) marriage break-up
- (3) separation for work
- (9) others (specify) \(\ldots\)

QF5. Composition of nuclear family:  
- (1) only husband-wife
- (2) husband-wife & children

QF6. Extended members:  
- (1) blood based
- (2) marriage based
- (3) fictive

QF7. Causes of extended family:  
- (1) better for work
- (2) family bondage
- (3) inadequate dwellings
- (9) others (specify) \(\ldots\)

QF8. Forms of ‘non-family’:  
- (1) mess
- (2) paying-guest
- (3) sleeping arrangement
- (9) others (specify) \(\ldots\)

QF9. Causes of ‘non-family’:  
- (1) unmarried
- (2) marriage break-up
- (3) separation for work
- (9) others (specify) \(\ldots\)

QF10. Marriage pattern:  
- (1) monogamy (skip QF11 & QF12)
- (2) serial monogamy (go to QF11)
- (3) polygamy (go to QF12)
- (4) serial polygamy (go to QF12)
- (5) not applicable (skip QF11- QF13)

QF11. Causes of serial monogamy:  
- (1) widow
- (2) marriage break-up
- (9) others (specify) \(\ldots\)

QF12. Causes of polygamy:  
- (1) polygamous male
- (2) economic cause
- (3) temporary separation
- (9) others (specify)

QF13. Marriage system:  
- (1) registered
- (2) unregistered

QF14. Marriage break-up in family:  
- (1) yes
- (2) no (skip QE16)
- (3) not applicable (skip QE16)

QF15. Causes of marriage break-up:  
- (1) maladjustment
- (2) dowry
- (3) sterile
- (9) others (specify) \(\ldots\)
G. Social Network

QG1. Any close friend in the city: □ (1) yes
□ (2) no (Skip QG2-QG10)

QG2. Number of close friends in the city:...........

QG3. Basis of friendship: □ (1) kinship (Go to QG4)
□ (2) non-kinship (Go to QG5)

QG4. Type of kinship basis: □ (1) blood □ (3) only place of origin
□ (2) marriage □ (9) others (specify)......

QG5. Types of non-kinship basis: □ (1) neighbourhood □ (3) landlord
□ (2) employment □ (9) others (specify).....

QG6. Living place of friends: □ (1) same neighbourhood
□ (2) other neighbourhood

QG7. Frequency of invitations to them:
□ (1) often □ (3) rare
□ (2) occasionally □ (4) never

QG8. Frequency of invitations by them:
□ (1) often □ (3) rare
□ (2) occasionally □ (4) never

QG9. Assistance received/provided: □ (1) yes
□ (2) no (Skip QG10)

QG10. Types of assistance: □ (1) financial □ (3) moral
□ (2) social □ (9) others (specify).....

QG11. Connection to rural village: □ (1) yes
□ (2) no (Skip QG12- QG17)
□ (3) not applicable (Skip QG12- QG17)

QG12. Number of times visited ancestral village yearly: ...........

QG13. Reasons for visiting the village:
□ (1) meeting relatives
□ (2) social gatherings
□ (3) religious festivals
□ (4) cultivating land
□ (9) others (specify).......}

QG14. Number times visited by guests from ancestral village yearly:........
QG15. Reasons for visited by guest: □ (1) meetings
□ (2) financial help
□ (3) social/religious gatherings
□ (9) others (specify)……..

QG16. Assistance provided to village: □ (1) yes □ (2) no
QG17. Assistance received from village: □ (1) yes □ (2) no

H. Structure of Individual

QH1. Becoming angry with family: □ (1) often □ (3) rare
□ (2) sometimes □ (4) never (Skip QH2)

QH2. Reasons for becoming angry: □ (1) economic □ (3) psychological
□ (2) social □ (9) others (specify)..

QH3. Visiting shrines: □ (1) often □ (3) rare
□ (2) occasionally □ (4) never (Skip QH4)

QH4. Reasons for visiting shrines: □ (1) just visit □ (4) God blessing
□ (2) mental peace □ (9) others (specify)……
□ (3) hope for prospects

QH5. Practising mannot: □ (1) yes
□ (2) no (Skip QH6)

QH6. Types of mannot: □ (1) money □ (4) visiting holy place
□ (2) goods □ (9) others (specify)…..
□ (3) animal

QH7. Devoted to any pir/fakir: □ (1) yes
□ (2) no

QH8. Using jar/fuk/tabiz/koboz: □ (1) yes
□ (2) no

QH9. Using birth control techniques: □ (1) yes □ (3) not applicable
□ (2) no

QH10. Specific future plan: □ (1) yes
□ (2) no

QH11. Reading the newspaper: □ (1) regularly □ (3) very irregularly
□ (2) irregularly □ (4) never
QH12. Know when your country became independent:
□ (1) yes □ (2) no

QH13. Know the location of the city Delhi:
□ (1) yes □ (2) no

I. Neighbourhood, Politics and Conflict

Q11. Nature of neighbourhood environment:
□ (1) safe (Skip Q12) □ (2) dangerous

Q12. Why neighbourhood environment is dangerous:
□ (1) violence □ (4) protection money
□ (2) illegal business □ (9) others (specify)
□ (3) musclemen terrorism

Q13. Any harassment by the police:
□ (1) yes □ (2) no (Skip Q14)

Q14. Type of harassment:
□ (1) illegal toll □ (3) false case
□ (2) eviction □ (9) others (specify) ……

Q15. Any grouping in neighbourhood:
□ (1) yes □ (2) no (Skip Q16)

Q16. Basis of grouping:
□ (1) economic □ (3) political
□ (2) social □ (4) regional

Q17. Any conflict with your neighbour:
□ (1) yes □ (2) no (Skip Q18 & Q19)

Q18. Causes of conflicts:
□ (1) economic □ (3) political
□ (2) social □ (4) regional

Q19. Who resolve the conflicts:
□ (1) self □ (4) police/court
□ (2) local leaders □ (9) others (specify) ..
□ (3) land lord

Q110. Whether voter in the city:
□ (1) yes □ (2) no (Skip Q111-Q112)

Q111. When became a voter in the city: ………

Q112. How became the voter:
□ (1) self □ (3) political leaders
□ (2) local leaders □ (9) others (specify) …..
Q13. Casting votes in last elections:
□ (1) parliament election
□ (2) city election
□ (3) none

Q14. Are you also voter in village:
□ (1) yes
□ (2) no (Skip Q15)

Q15. Voting in recent union election:
□ (1) yes
□ (2) no

Q16. Political involvement:
□ (1) no involvement (Skip Q17)
□ (2) only support (Skip Q17)
□ (3) active participation
□ (9) others (specify)…. 

Q17. Types of political activities:
□ (1) picketing in strikes
□ (2) joins public meetings
□ (3) joins party meetings
□ (9) others (specify)…. 

Q18. How do cast your vote:
□ (1) own decision
□ (2) family decision
□ (3) community decision
□ (9) others (specify)….. 

Q19. Any pressure for voting:
□ (1) yes
□ (2) no (Skip Q20)

Q20. Persons who create pressure:
□ (1) political leaders □ (4) employer
□ (2) musclemen □ (9) others (specify)…. 
□ (3) land lord

Q21. Basis of candidate selection:
□ (1) efficiency □ (4) personal interest
□ (2) political ideology □ (9) others (specify)…. 
□ (3) community interest

Q22. Political ideology supported:
□ (1) liberal □ (3) Islamic radicalism
□ (2) nationalist □ (4) leftist

Q23. Affiliation with organization:
□ (1) yes
□ (2) no (Skip Q24)

Q24. Type of organization:
□ (1) community based □ (4) professional
□ (2) co-operatives □ (5) regional
☐ (3) NGO  ☐ (9) others (specify)…

Q125. Claim to urban government:  ☐ (1) frequently  ☐ (3) never
☐ (2) occasionally  ☐ (9) others (specify)…

Q126. Whether affected by the policies of Municipality:
☐ (1) yes
☐ (2) no (Skip Q127-Q129)

Q127. Which policy affects:………………………

Q128. Any protest against the policy: ☐ (1) yes (Skip Q129)
☐ (2) no

Q129. Reasons for not any protest:  ☐ (1) alienation  ☐ (3) limited hope
☐ (2) powerlessness  ☐ (9) others (specify)……

Thanks for your participation.

Date of interview:……………………
বিষয়বস্তুতালিকা ও ঢাকা শহরের দরিদ্র সম্প্রদায়ের নগর জীবনের সাথে অভিযোজন

এই গবেষণার দরিদ্র সম্প্রদায়ের নগর জীবনের সাথে অভিযোজন সম্পর্কিত। এতে ঢাকা শহরের বর্তমানে বসবাসমূহ দরিদ্র জনগোষ্ঠীর দরিদ্রতা ও অসহায়তার উপর আলোকাঘাত করা হয়েছে। নগর জনগোষ্ঠীর উপর দরিদ্রতার প্রভাব বিশেষণ করা হয়েছে।

এই সাক্ষাৎকারের মাধ্যমে গৃহীত তথ্যগুলো অত্যন্ত বিশ্লেষণের সাথে সংরক্ষণ করা হবে। তথ্যদাতার পরিচয় গোপন রাখা হবে। প্রথমে আইনগত কারণে প্রকাশ করা যেতে পারে। তথ্যসমূহ পি.এইচ.ডি. গবেষণায় ব্যবহৃত হবে। এছাড়া তথ্যসমূহের ভিত্তিতে পাদটীকা পৃষ্ঠা ও নীতি সম্পর্কিত গবেষণাপত্রে প্রবেশ প্রকাশনার কাজে ব্যবহৃত হবে।

ক। পরিচিতি

ক. ১। নাম । 

ক. ২। ক্রমান্বয়ের সাথে সম্পর্ক ।

ক. ৩। বাসস্থান প্রকার হঃ

ক. ৪। এলাকা হঃ

খ। মানবিক জনসংখ্যার বাস্তব বৈশিষ্ট্যবিনীতি

খ. ১। বয়স হঃ

খ. ২। লিঙ্গ ।

খ. ৩। বৈবাহিক অবস্থা ।

৩৩৪
খ.৪ | ধর্ম:
(1) মুসলিম [X] (2) অমুসলিম

খ.৫ | শিক্ষাগত যোগাযোগ:
(1) অশিক্ষিত [X] (2) ১ম-৫ম শ্রেণী (3) ৬ষ্ঠ-৯ম শ্রেণী

খ.৬ | পেশাও: ........................................................................

খ.৭ | জনাবিষয় (জেলার নাম): .............................................

খ.৮ | শহরের আসার কারণ:
(1) নন্দী ভাঙ্গ [X] (2) কম আয় (3) কাজের সম্পাদন (4) পিতা মাতা

খ.৯ | শহরের বসবাসের স্থায়িত্ব: ............................................................

খ.১০ | শহরের বসবাসের ধরণ:
(1) খানায় [X] (2) ঘরে (খ. ১১-১২ বাদ)

খ.১১ | খানা প্রধানের ধরণ:
(1) পুরুষক্ষেত্রীক [X] (2) মহিলা কেন্দ্রীক

খ.১২ | খানার আকার: ........................................................................

ধ. আইনীতিক বৈশিষ্ট্যবিবরণ

গ.১ | বর্তমানে কাজ করেন কিনা:
(1) হ্যা [X] (2) না (গ.২-৭ বাদ)

গ.২ | কি কাজ করেন?
(1) স্বায়ত্তে বেতনে [X] (2) দিনমজুর

গ.৩ | কর্মচারি সমস্যাবলী:
(1) অবস্থান বর্তমানে পরিবেশ (গ.৪ এ যাও) [X] (2) হযারানি (গ.৭ এ যাও)
(2) অনেক দূর (গ.৫ এ যাও) (3) প্রয়োজন নেহ (গ.৮ এ যাও) (3) অর্থনৈতিক বৈসাদর্থ (গ.৬ এ যাও) (6) অন্যান্য ..................
গ.৪। কি পরিমান অস্বাভাবিক করণ ?

- ১) অস্তিত্বের বেশি
- ২) অস্তিত্বের বেশি নয়
- ৩) পাবলিক ফ্লামপোট
- ৪) অন্যায়

গ.৫। কাজে যাওয়া/আসার যানবাহন সমূহ ?

- ১) কোন যানবাহন নয়
- ২) রিকে

গ.৬। আলোচনায় ভাবে বেকার থাকার কারণ ?

- ১) কাজের অভাব
- ২) অসুস্থতা

গ.৭। কাজে হয়নির্দিষ্ট প্রকারভেদ ?

- ১) মৌখিক
- ২) শারীরিক

গ.৮। খানার মাসিক আয় ?

<table>
<thead>
<tr>
<th>ক্রমিক নং</th>
<th>আয়ের উৎস</th>
<th>আয় (টাকায়)</th>
</tr>
</thead>
<tbody>
<tr>
<td>১</td>
<td>নিজে</td>
<td></td>
</tr>
<tr>
<td>২</td>
<td>খামি/ স্ত্রী</td>
<td></td>
</tr>
<tr>
<td>৩</td>
<td>ডেল সেনে</td>
<td></td>
</tr>
<tr>
<td>৪</td>
<td>পিয়াকে মাতা</td>
<td></td>
</tr>
<tr>
<td>৫</td>
<td>অন্য সদস্য</td>
<td></td>
</tr>
<tr>
<td>৬</td>
<td>অন্যান্য</td>
<td></td>
</tr>
<tr>
<td></td>
<td>মোট</td>
<td></td>
</tr>
</tbody>
</table>

গ.৯। খানার মাসিক বায় ?

<table>
<thead>
<tr>
<th>ক্রমিক নং</th>
<th>বায়ের উৎস</th>
<th>বায় (টাকায়)</th>
</tr>
</thead>
<tbody>
<tr>
<td>১</td>
<td>খাবার খচ</td>
<td></td>
</tr>
<tr>
<td>২</td>
<td>ফরভাড়া</td>
<td></td>
</tr>
<tr>
<td>৩</td>
<td>খাবার বিভিন্ন অন্যান্য খচ</td>
<td></td>
</tr>
<tr>
<td>৪</td>
<td>অন্যান্য</td>
<td></td>
</tr>
<tr>
<td></td>
<td>মোট</td>
<td></td>
</tr>
</tbody>
</table>

গ.১০। খানার পত সহায়ের খাবারের কালিকা ?

<table>
<thead>
<tr>
<th>ক্রমিক নং</th>
<th>খাবারের বিষয়</th>
<th>পরিমান (কেজিতে)</th>
</tr>
</thead>
<tbody>
<tr>
<td>১</td>
<td>চাল</td>
<td></td>
</tr>
<tr>
<td>২</td>
<td>অন্যান্য খাবার সমূহ</td>
<td></td>
</tr>
<tr>
<td>৩</td>
<td>ডাল</td>
<td></td>
</tr>
<tr>
<td>৪</td>
<td>আলু</td>
<td></td>
</tr>
<tr>
<td>৫</td>
<td>সবজী</td>
<td></td>
</tr>
<tr>
<td>৬</td>
<td>মাছ</td>
<td></td>
</tr>
<tr>
<td>৭</td>
<td>মাশ, মরপপী ও ডিম</td>
<td></td>
</tr>
<tr>
<td>৮</td>
<td>দুধ ও দুধজাতীয় পাউডার</td>
<td></td>
</tr>
<tr>
<td>৯</td>
<td>খাবার তেল</td>
<td></td>
</tr>
<tr>
<td>১০</td>
<td>ফলমূল</td>
<td></td>
</tr>
<tr>
<td>১১</td>
<td>অন্যান্য</td>
<td></td>
</tr>
<tr>
<td>-----</td>
<td>----------</td>
<td></td>
</tr>
</tbody>
</table>

গ. ১১। খানায় বর্তমান সংখ্যা ৪

(১) হ্যা  
(২) না (প. ১২ বাদ)

গ. ১২। বর্তমান সংখ্যার পরিমাণ  

গ. ১৩। খানায় বর্তমান ধার ৫

(১) হ্যা  
(২) না (প. ১৪-১৬ বাদ)

গ. ১৪। বর্তমান ধারের পরিমাণ  

গ. ১৫। ধারের উৎস ৬

(১) এনজিও  
(৫) চাকুরীক্ষেত্র
(২) সমবায়  
(৬) বাঁড়/জমি ও অন্যান্য সম্পদ ব্যবহার
(৩) মহাজন  
(৭) অন্যান্য  
(৪) আত্মীয়  

গ. ১৬। ধারের কারণ ৬

(১) ব্যবসা/শুরু  
(৪) চিকিৎসা
(২) খাবারের জন্য  
(৫) শিক্ষা/ছেলে মেয়ের পড়ালেখার খরচ
(৩) বাড়ি ভাড়া  
(৬) অন্যান্য  

গ. ১৭। খানার বর্তমান সম্পদ ৭

<table>
<thead>
<tr>
<th>ক্রমিক নং</th>
<th>সম্পদ সমূহ</th>
<th>মূল্য (টাকা)</th>
</tr>
</thead>
<tbody>
<tr>
<td>১</td>
<td>চৌকি/ঘাট</td>
<td></td>
</tr>
<tr>
<td>২</td>
<td>রানার সামার্থ</td>
<td></td>
</tr>
<tr>
<td>৩</td>
<td>পাতাল পরিচ্ছদ</td>
<td></td>
</tr>
<tr>
<td>৪</td>
<td>আসাবাবপত</td>
<td></td>
</tr>
<tr>
<td>৫</td>
<td>টেলিভিশন</td>
<td></td>
</tr>
<tr>
<td>৬</td>
<td>চেয়ার/টেপারকভার</td>
<td></td>
</tr>
<tr>
<td>৭</td>
<td>ফ্যাক</td>
<td></td>
</tr>
<tr>
<td>৮</td>
<td>আইরন</td>
<td></td>
</tr>
<tr>
<td>৯</td>
<td>ফ্লেজ</td>
<td></td>
</tr>
<tr>
<td>১০</td>
<td>অন্যান্য</td>
<td></td>
</tr>
<tr>
<td></td>
<td>মোট</td>
<td></td>
</tr>
</tbody>
</table>

গ। কাবারের ধরন

গ. ১। ধরনের ছাদ ৮

(১) ইউপি সিমেন্ট  
(৩) বাঁশ/বাড়ুটা
৫। মানবিক মূল্যাযন কৃত্য সমূহ

৭.২। ঘরের দেয়াল 
- (১) ইউ/ সিমেন্ট
- (২) টিন

৭.৩। বসবাসের রুমের সংখ্যা

৭.৪। বলন্ত ব্যবস্থা 
- (১) নিজরান্না ঘর
- (২) বসবাসের ঘর রান্না

৭.৫। বাস্তব জাগরণী 
- (১) গ্যাস
- (২) বিদ্যুৎ
- (৩) কেরাণিন

৭.৬। আলোর উৎস 
- (১) বিদ্যুৎ

৭.৭। পানীয় পানিতের উৎস 
- (১) সাপাই পানি
- (২) টিউবওয়েল

৭.৮। অ-পানীয় পানিতের উৎস 
- (১) সাপাই পানি
- (২) টিউবওয়েল

৭.৯। মল নিহিত্যনের ব্যবস্থা 
- (১) সেন্টিটরী/ পাকা
- (২) শব

৭.১০। ডেনেইজের ব্যবস্থা 
- (১) কোন ডেনেইজ নেই
- (২) কাঁচা
- (৩) আংশিক পাকা

(৪) অন্যান্য ...

(৫) অন্যান্য ...

(৬) অন্যান্য ...

(৭) অন্যান্য ...

(৮) অন্যান্য ...

(৯) অন্যান্য ...

(১০) অন্যান্য ...
৬.১. চিকিৎসার সুবিধা ৪

☐ (১) কোন চিকিৎসা নয়
☐ (২) নিজে নিজে চিকিৎসা
☐ (৩) সরকারী হাসপাতাল (৬.২ বাদ)
☐ (৪) বেসরকারী হাসপাতাল

☐ (৫) হাতুকের ডাক্তার
☐ (৬) হোমিওপ্যাথ
☐ (৭) কবরস্বামী
☐ (৮) অন্যদিকে

৬.২। সরকারী হাসপাতাল না ব্যবহারের কারণ ৪

☐ (১) অনেক দূরে
☐ (২) অমনেরচৌধুরী ডাক্তার
☐ (৩) ঐষ্ঠের অভাব

☐ (৪) ফিস ও চার্জ
☐ (৫) প্রয়োজন হয়নি
☐ (৬) অন্যান্য

৬.৩। গভীরতায় সময়ে চেকআপ ৪

☐ (১) হ্যা

☐ (২) না

৬.৪। বাচ্চা কার সহায়তায় কুমিল্লা হয় ৪

☐ (১) ডাক্তার/নার্স
☐ (২) দাই

☐ (৩) আত্মীয় বল্য
☐ (৪) কারো সহায়তায় নয়

৬.৫। শিশুদের চিকাডান ৪

☐ (১) পুরুষাব্দে দেয়া
☐ (২) আংশিক দেয়া

☐ (৩) মোটেও দেয়া হয়নি
☐ (৪) প্রয়োজন নাহে

৬.৬। সরকার শিক্ষা-সুযোগ আছে কিনা ৪

☐ (১) হ্যা

☐ (২) না

৬.৭। শিশুদের সুযোগ ৪

☐ (১) হ্যা

☐ (২) না

৬.৮। স্কুল বয়সী বাচ্চা স্কুলে যায় কিনা ৪

☐ (১) হ্যা

☐ (২) না

☐ (৩) প্রয়োজন নাহে
☐ (৪) অন্যান্য

৬.৯। বিনোদনের সুযোগ ৪

☐ (১) কোন সুযোগ নেই

☐ (৩) রেডিও/ টেলি
চ. পরিবার ও বিবাহ

চ. ১। পরিবারের ধরণ ৪
☐ (১) একক পিতৃ/মাতৃভাইক (চ.২-চ.৪ এ যাও) ☐ (৩) বর্তমান পরিবার (চ.৬-চ.৭ এ যাও)
☐ (২) একক পরিবার (চ.৫ এ যাও) ☐ (৪) পরিবার নয় (চ.৮-চ.৯ এ যাও)

চ. ২। একক পিতৃ/মাতৃভাইক প্রকরণ ৪
☐ (১) মা কেষ্ট্রীক ☐ (২) বাবা কেষ্ট্রীক

চ. ৩। একক পিতৃ/মাতৃভাইক পরিবারের স্থায়িত্ব ------- বছর

চ. ৪। একক পিতৃ/মাতৃভাইক পরিবারের কারণ ৪
☐ (১) বিধবা হওয়া ☐ (৩) কাজের জন্য
☐ (২) বিবাহ ভঙ্গ হওয়া ☐ (৪) অন্যান্য ........................

চ. ৫। একক পরিবারের ধরণ ৪
☐ (১) শুধু ব্যাংক-শ্রী ☐ (২) ব্যাংক-শ্রী ও ছেলে মেয়ে

চ. ৬। বর্তমান পরিবারের সমস্ত গণ ৪
☐ (১) রক্তের আত্মীয় ☐ (৩) বাস্তবজাতীয় সম্পত্তি
☐ (২) পরিবারাকার বন্ধন ☐ (৪) অন্যান্য ........................

চ. ৭। বর্তমান পরিবারের কারণ ৪
চ.৮। কোন পরিবার নয় এর ধরণ ৪
☐ (১) মেয়ে
☐ (২) পেইগেইট

চ.৯। কোন পরিবার নয় এর কারণ ৪
☐ (১) অবিবাহিত
☐ (২) বিবাহ ভঙ্গ

চ.১০। বিবাহের ধরণ ৪
☐ (১) একক বিবাহ (চ.১২-১২ বাধ)
☐ (২) তমিক একক বিবাহ
☐ (৩) বহ বিবাহ (চ.১২ বাধ)

চ.১১। তমিক বহ বিবাহের কারণ ৪
☐ (১) বিবাহ হওয়া
☐ (২) বিবাহ ভঙ্গ

চ.১২। বহ বিবাহের কারণ ৪
☐ (১) বহ বিবাহের থেকে
☐ (২) অর্থনৈতিক কারণ

চ.১৩। বৈবাহিক ব্যবস্থা ৪
☐ (১) নিবন্ধীকরণ

চ.১৪। পরিবারের বিবাহ বিচ্ছেদ ৪
☐ (১) হ্যা

চ.১৫। পরিবারের বিবাহ বিচ্ছেদের কারণ ৪
☐ (১) মিলমের অভাব
☐ (২) বৌদ্ধিক

জ। সামাজিক সম্পর্ক

জ.১। শহরে কাছের বন্ধু আছে কিনা ৪
☐ (১) হ্যা

জ.২। শহরে কাছের বন্ধুর সংখ্যা একক ৪
র. ৩। বন্দুকের ভিত্তি ।

(১) জাতি সম্পর্ক (জ.৪ এ যাও)
(২) অ-জাতি সম্পর্ক (জ.৫ এ যাও)
(৩) একই জাতির জন্য
(৪) অন্যান্য

র. ৪। জাতি সম্পর্কের ভিত্তি ।

(১) রক সম্পর্ক
(২) বৈবাহিক সম্পর্ক
(৩) বাড়ী/জমির মালিক
(৪) অন্যান্য

র. ৫। অ-জাতি সম্পর্কের প্রক্রিয়া ।

(১) মহলা
(২) কার্যক্ষেত্র
(৩) বাড়ী/জমির মালিক
(৪) অন্যান্য

র. ৬। বন্দুকের বসবাসের এলাকা ।

(১) একই মহলা
(২) বিভিন্ন মহলা
(৩) খুবই কম
(৪) একবারেই নয়

র. ৭। দাওয়াত দেয়ার সংখ্যা ।

(১) প্রায়ই
(২) মাঝে মাঝে
(৩) খুবই কম
(৪) একবারেই নয়

র. ৮। দাওয়াত পাওয়ার সংখ্যা ।

(১) প্রায়ই
(২) মাঝে মাঝে
(৩) খুবই কম
(৪) একবারেই নয়

র. ৯। সাহায্য সহযোগীতার প্রধান/দান ।

(১) হ্যা
(২) না (জ.১০ বাদ)
(৩) নৈতিক
(৪) অন্যান্য

র. ১০। সাহায্য সহযোগীতার ধরণ ।

(১) অর্থনৈতিক
(২) সামাজিক
(৩) প্রয়োজন নেই (জ.১২-জ.১৭ বাদ)

র. ১১। গ্রামের সাথে সম্পর্ক ।

(১) হ্যা
(২) না (জ.১২-জ.১৭ বাদ)

র. ১২। বছরের কতবার গ্রামে যাওয়া হয় ।

(১) আত্মীয়-বন্ধনের ব্যাখ্যা
(২) সামাজিক/ধর্মীয় অনুষ্ঠানদি
(৩) জমিজমা চাষবাদ
(৪) অন্যান্য

র. ১৩। গ্রামে যাওয়ার কারণ ।

(১) সামাজিক/ধর্মীয় অনুষ্ঠানদি
(২) জমিজমা চাষবাদ
(৩) অন্যান্য

৩৪২
জ্ঞ.১৪। বছরের কতবার গ্রাম থেকে অতিরিক্ত আসে ?

জ্ঞ.১৫। গ্রাম থেকে অতিরিক্ত আসার কারণ ?

(1) ব্যক্তি  
(2) আর্থিক সমস্যা  
(3) সামাজিক/ধর্মীয় অনুষ্ঠানাদি  
(4) অন্যান্য ........................................

জ্ঞ.১৬। গ্রামে কোন সাহায্য দেওয়া হয় কি না ?

(1) হ্যা
(2) না

জ্ঞ.১৭। গ্রাম থেকে কোন সাহায্য আনা হয় কি না ?

(1) হ্যা
(2) না

অ. ব্যক্তির কাঠামো ?

অ.১। পরিবারের উদ্দেশ্য মূলক ব্যবহার ?

(1) অর্থনৈতিক  
(2) মানব-মানুষ  
(3) খুবই কম  
(4) কখনো নয় (অ.২ বাদ)

অ.২। উদ্দেশ্যের মূলক ব্যবহারের কারণ ?

(1) আর্থিক  
(2) সামাজিক  
(3) মনোভাবিক  
(4) অন্যান্য ........................................

অ.৩। মাজার দর্শন ?

(1) অর্থনৈতিক  
(2) মানব-মানুষ  
(3) খুবই কম  
(4) কখনো নয় (অ.৪ বাদ)

অ.৪। মাজার দর্শনের কারণ ?

(1) শুধুমাত্র ভগ্নাবশেষ  
(2) মানুষিক শাস্তি  
(3) উদ্ভিদের আশায়  
(4) আলোর কূপা  
(5) অন্যান্য ........................................

অ.৫। মানব করা হয় কিনা ?

(1) হ্যা
(2) না (অ.৬ বাদ)

অ.৬। মানবের প্রকার ?

(1) অর্থ  
(2) পরিবর্তন স্থান ভগ্নাবশেষ  
(3) পরিবর্তন স্থান ভগ্নাবশেষ  
(4) অন্যান্য ........................................
| চ. ৭ | গীতিকে বিখ্যাত হয়েছে কি না তিনি ? | (১) হ্যাঃ | (২) না |
| চ. ৮ | বাল, দুঃখ, তাদিক ও কবজ ব্যবহার হয়েছে কি না তিনি ? | (১) হ্যাঃ | (২) না |
| চ. ৯ | জন্ম নিয়ন্ত্রণ পদ্ধতির ব্যবহার হয়েছে কি না তিনি ? | (১) হ্যাঃ | (৩) প্রয়োজন নেই | (৪) কথনা নয় |
| চ. ১০ | সুনিশ্চিত ভবিষ্যত পরিকল্পনা আছে কিনা তিনি ? | (১) হ্যাঃ | (২) না |
| চ. ১১ | পত্রিকা পড়া হয় কি না তিনি ? | (১) নিয়মিত | (৩) খুবই অনিয়মিত | (৪) কথনা নয় |
| চ. ১২ | দেশের নাম তারীখ করে আছে তিনি কি না তিনি ? | (১) হ্যাঃ | (২) না |

৭. রাজনীতি, সংখ্যায় ও দল

এ. ১ | এলাকার পরিবেশের প্রকৃতি তিনি দেখেছেন ? | (১) নিয়মিত (এ. ২ বাদ) | (২) বিপরীতভাবে |
| এ. ২ | কেন এলাকার পরিবেশ বিপরীতভাবে হয়েছে তিনি দেখেছেন ? | (১) সংঘাত | (৪) চিংড়ি | (৫) অন্যান্য ........................................ |
| | (২) অপবেদ ব্যবসা | | |
| | (৩) গাত্রানি | | |
| এ. ৩ | পুলিশের হয়নারিটি ? | (১) হ্যাঃ | (২) না |
| এ. ৪ | পুলিশের হয়নারিটির ধরণ তিনি দেখেছেন ? | (১) অবিভক্ত চিংড়ি | (৩) মিশ্র মামলা | (৪) অন্যান্য ........................................ |
| | (২) উচ্চ চিংড়ি | | |
| এ. ৫ | এই মহলায় দলালিদের আছে কি না তিনি দেখেছেন ? | (১) হ্যাঃ | (২) না (এ. ৬ বাদ) |
এ.৬। দলদলির তিনি কি ?

☐ (১) অর্থনৈতিক
☐ (২) সামাজিক

☐ (৩) রাজনৈতিক
☐ (৪) ধর্মীয়

এ.৭। প্রতিদিনের সাথে অনুরূপ আছে কি না ?

☐ (১) হ্যা

☐ (২) না (এ.৮ বাদ)

এ.৮। ধর্মের কারণ ?

☐ (১) অর্থনৈতিক
☐ (২) সামাজিক

☐ (৩) রাজনৈতিক
☐ (৪) ধর্মীয়

এ.৯। কে দুই সম্পর্কে করে ?

☐ (১) নিজেরা

☐ (২) এলাকার নেতা

☐ (৩) রাজীওয়ালা

☐ (৪) অন্যান্য .................

এ.১০। শহরে ভোটার কি না ?

☐ (১) হ্যা

☐ (২) না

এ.১১। কখন শহরে ভোটার হয়েছিল ? ........................................

এ.১২। কি ভোটে ভোটার হয়েছিল ?

☐ (১) নিজেই

☐ (২) এলাকার নেতা

☐ (৩) রাজনৈতিক নেতা

☐ (৪) অন্যান্য .................

এ.১৩। গত নির্বাচনে সমুদ্র ভোট দান ?

☐ (১) সংসদ নির্বাচন

☐ (২) সিটি নির্বাচন

☐ (৩) কোন নির্বাচন নয়

এ.১৪। আমের ভোটার কি না ?

☐ (১) হ্যা

☐ (২) না (এ.১৫ বাদ)

এ.১৫। গত ইউনিয়ন পরিষদ নির্বাচনে ভোট দান ?

☐ (১) হ্যা

☐ (২) না

এ.১৬। রাজনৈতিক সংশ্লিষ্টতা ?

☐ (১) সংশ্লিষ্টতা নেই (এ.১৭ বাদ)

☐ (২) মুখ সমর্থন (এ.১৭ বাদ)

☐ (৩) সংশ্লিষ্ট ভাবে

☐ (৪) অন্যান্য .................

এ.১৭। রাজনৈতিক কার্যক্রমের প্রকাশ ?

☐ (১) পিকেটিং করা

☐ (৩) দলীয় মিটিং করা
(2) জনসংখ্যা যোগদান

(4) অন্যান্য

(1) নিজ সিদ্ধান্ত

(3) সম্পদায়গত সিদ্ধান্ত

(2) পারিসারিক সিদ্ধান্ত

(4) অন্যান্য

(1) না

(3) বাড়ী / জমির মালিক

(4) চাকুরী দাতা

(5) অন্যান্য

(1) যোগ্যতা

(4) নিজের স্বার্থ

(2) রাজনৈতিক দর্শন

(5) অন্যান্য

(3) সম্পদায়গত স্বার্থ

(4) ইসলামিক

(5) সমাজ

(6) বামপন্থী

(1) উচ্চ পার্থী

(2) জাতীয়তা বাদী

(2) না (এ.২৪ বাদ)

(3) সম্পদায়গত গত

(4) পেশাগত

(2) সম্প্রদায়

(5) আঞ্চলিক

(3) এনজিও

(6) অন্যান্য

(4) আঞ্চলিক

(1) মঞ্চগুলিকের মাঝে মাঝে

(3) কমলো নয়

(2) না (এ.২৭-এ ২৯ বাদ)

(4) অন্যান্য

(1) হাঁ

(2) না (এ.২৭-এ ২৯ বাদ)
৩৯.২৭। কোন নীতি ক্ষতি করেছে

৩৯.২৮। এই নীতির কোন প্রতিবাদ করেছেন কিনা ?

☐ (১) বিচ্ছিন্নতা
☐ (২) মাকে মাকে

☐ (৩) সীমিত আশা
☐ (৪) অন্যান্য ____________

৩৯.২৯। প্রতিবাদ না করার কারণ ?

☐ (১) বিচ্ছিন্নতা
☐ (২) মাকে মাকে

☐ (৩) সীমিত আশা
☐ (৪) অন্যান্য ____________

অংশগ্রহনের জন্য আপনাকে ধন্যবাদ।

তাং- ________________
Appendix-2: Photographs showing the poverty and vulnerability of the urban poor in the study locations in Dhaka City

Poor urban communities living as squatters besides the Gandaria rail line in Demra

Poor communities temporarily living in a resettlement slum in Mirpur
Tin-shed tongs built on stagnant water in Mohammdpur

Tin-shed habitats of the poor in Bastohara, Mirpur
A semi-pucca poor habitat in Mohammadpur

A mess hall accommodation for rickshaw pullers (migrated from villages) in Mohammadpur
Slum people constructing their houses in Mohammadpur

Slum dwellers taking a shower in a common bathing place in Mirpur
Rickshaws deposited at a mess hall accommodation in Mohammadpur

Urban agriculture - cows and rice in Mirpur
Two unemployed men on the Gandaria rail line in Demra, where they live as squatters

A slum boy searching through rubbish in Demra
A poor family who support their livelihood by running this shop in a slum neighbourhood in Mirpur

Homeless women who make a livelihood by selling flowers on Dhaka City’s streets
Rickshaw pullers waiting for passengers on a city street in Mohammadpur.

A slum woman entertaining customers in her shop in Demra.
A poor woman selling vegetables at a local market in Demra

A number of slum women in a market place in Demra
Waiting for customers in a slum neighbourhood in Mirpur

Young boys waiting for food being cooked by their sister in a slum in Mirpur
Women cooking food in a slum in Mirpur

Children looking after their younger brothers and sisters while their parents are at work in Mohammadpur
Slum children playing in a slum in Mohammadpur during school hours

A slum boy entertaining his friends in Mohammadpur
A young boy running a shop during his father’s absence in Mohammadpur

A slum boy selling vegetables to poor residents in Mohammadpur
Young boys working in a motor workshop in Demra

A group of slum children posing for photographs in Mohammadpur
A group of slum children learning in Mirpur

Young women standing with slum children in Demra
A group of people who have migrated to the city for work, having left their families in rural areas

Rahman Mollah, living in Demra, was pulling a ‘tempo’ (a two-engine vehicle) which has been recently banned and he presently pulls a rickshaw
A group of the slum dwellers reporting their community problems in Mohammadpur