

A STUDY OF A SLUM IN DHAKA CITY

Ph.D. DISSERTATION

BY

MD. NURUL ISLAM

400481



**INSTITUTE OF SOCIAL WELFARE AND RESEARCH
DHAKA UNIVERSITY, DHAKA**

2002



Ph.D.

400481

GIFT

जवा
विश्वविद्यालय
अवध

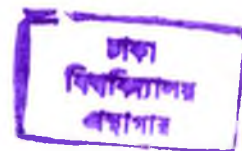
A Study of a Slum in Dhaka City

A Thesis Submitted to Dhaka University in
Fulfillment of the Requirements for the Degree of
Doctor of Philosophy

By

Md. Nurul Islam

400481



Institute of Social Welfare and Research
Dhaka University, Dhaka
2002

DECLARATION

The materials embodied in the thesis are original and have not been submitted partly or fully for any other diploma or degree of any University.

N. Islam

(Md. Nurul Islam)

400481

1. *A. Chowdhury*
(Dr. Anwarullah Chowdhury)

Professor

Department of Anthropology

Dhaka University

Supervisor



2. *Abdul Hakim Sarker*
(Dr. Abdul Hakim Sarker)

Professor

Institute of Social Welfare and Research

Dhaka University

Co-Supervisor

in the memory of my parents

ACKNOWLEDGEMENTS

It is my immense pleasure to acknowledge gratefully the help and co-operation I received from many quarters in the course of this study. First and foremost, I am extremely grateful and indebted to **Dr. Anwarullah Chowdhury** (Professor of Anthropology, Dhaka University), my supervisor for his close and constant guidance and encouragement in carrying out this research work. I am also grateful and indebted to **Dr. Abdul Hakim Sarker** (Professor of the Institute of Social Welfare and Research, Dhaka University), my Co-Supervisor or for his kind guidance and suggestions for improvement in the study as a whole. Again I express my heartfelt gratitude to both of them for their invaluable help and generous co-operation without which the study could not have been completed at all.

I am thankful to Professor Najmir Nur Begum of ISWR, Dhaka University, Professor Habibur Rahman, Department of Sociology, Dhaka University and Professor P. C. Sarker, Department of Social Work, Rajshahi University for their services extended to me when I needed.

My sincere gratitude is due to Professor Syed Giasuddin Ahmed, Director of Centre for Social Science Research Council, Dhaka University for his kind co-operation to have arranged two seminars on my Ph.D. work.

I am really indebted to the slum dwellers of Sarder-er-tek at Agargaon area in Dhaka City for their sincere co-operation in respect of necessary information giving. Of those dwellers I am specially thankful to Abu Taleb (Sarder), Obaed Mia (Shopkeeper), Nasima Begum (Housewife), Azim Uddin (Sarder), Jalal, Hasan Ali and Shirin for their active assistance to procure data.

I am obliged to a good number of Library authorities at home and abroad comprising the Central Library of Dhaka University; The Library of Institute of Social Welfare and Research, Dhaka University; West Bengal State Library, Kalkata; Community Development Library, Dhaka; The Library of Centre for Urban Studies (CUS), Dhaka; The Library of Bangladesh Institute of Development Studies, Dhaka; The Library of ICDDR, Dhaka and The Library of BRAC, Mohakali, Dhaka.

Further, I have obtained special assistance from some academics and research specialists. They are Professor Ahmadullah Mia, Professor Bashira Mannan, Professor ASM Nurul Islam, Professor Nurul Islam, Dr. Debotosh Sinha, Golam Rabbani and Mr. Minhajuddin Ahmed who always encouraged me to complete this study.

I am indeed grateful to my wife, Mrs. Farhana Islam, My dear daughter Tasmia Zahin Nur and son Nasif Bin Nur for their co-operation and sacrifice.

I am thankful to Mr. Zahurul Islam and Md. Abul Kalam Azad for typing my thesis with patience and special care.

Md. Nurul Islam

April, 2002

Institute of Social Welfare and Research
Dhaka University

CONTENTS

Acknowledgements	iii
List of tables	viii
List of maps	xv

Chapter-ONE : Introduction 1-48

1.1 Statement of the Problem	1
1.2 Objectives	3
1.3 Scope and Importance	4
1.4 Methodology	9
1.5 Review of Literature	11

Chapter-TWO : The Sarder-er-Tek Slum and It's Population 49-95

2.1 Physical Location of Sarder-er-Tek Slum	49
2.2 Settlement pattern	54
2.3 Housing Pattern and Its Ownership	75
2.4 Demographic Situation	88

Chapter-THREE : Socio-Economic Background of Slum Dwellers 96-124

3.1 Social Background	98
3.2 Economic Background	99

3.3	Initiative for Migration	104
3.4	Migration: Causes and Processes	105
3.5	Accompaniment of the Migrants	110
3.6	Initiative for Migration	113

✓ Chapter-FOUR : Occupation and Income 125-184

4.1	Educational Level	127
4.2	Occupations of Sarder-er-Tek Dwellers	130
4.3	Income and Expenditure	144
4.4	Economic Activities	161

Chapter-FIVE : Family, Marriage and Kinship 185-237

5.1	Family Life	186
5.2	Inter-Personal Conflicts among the Family Members	193
5.3	Family Planning Practices	213
5.4	Role of Kinship and Neighbours	221
5.5	Recreational Facilities	229

✱ ✓ Chapter-SIX : Health, Sanitation and other Facilities 238-277

6.1	Health and Sanitation Condition	240
6.2	Nature of Diseases and the Treatment Process	249
6.3	Food Habit among the Respondents and their Family Members	263
6.4	The Clothing Pattern	271

Chapter-SEVEN : Rituals and Religious Ceremonies

278-287

- 7.1 Religious Activities 281
- 7.2 Rituals and other Ceremonies 285

Chapter-EIGHT : Political Awareness and Behavioural Practice

288-318

- 8.1 Political Views of the Sarder-er-Tek Dwellers 291
- 8.2 Political Discourses in Confined Family Level 296
- 8.3 Political Instability and the Incidence of *hartal* 298
- 8.4 Political Knowledge 301
- 8.5 Voting Rights and Patterns 301
- 8.6 Rehabilitation and Reintegration Expected 315

Chapter-NINE : Some Selected Case Studies

319-347

Chapter-TEN : Conclusions

348-369

- ✓ 10.1 Major Findings of the Study 349
- ✓ 10.2 Future Research Needs 363
- ✓ 10.3 Policy Recommendations 365

Appendices

- Appendix-A: Glossary 370
- Appendix-B : Interview schedules (Questionnaire) 371
- Appendix-C : References and Bibliography 383

List of Tables

Chapter	Title of the tables	Page no.
Chapter TWO		
01.	Percent distribution of the households of Sarder-er-Tek slum about their Permanent Residence by home districts.	56
02.	Distribution of respondents according to their length of residence in Dhaka.	58
03.	Percent distribution of the respondents according to the length of residence in the present slum.	59
04.	Distribution of the respondents according to chronology of their living.	61
05.	Distribution of respondents by the causes of changing slums.	62
06.	Distribution of respondents according to dwelling period they stayed for in the other slums prior to coming to the Present slum.	63
07.	Distribution of respondents according to the tenure of their arrival in the City Dhaka.	65
08.	Distribution of respondents according to the arrival year in the present slum.	67
09.	Distribution of data regarding the respondents' arriving tenure in Dhaka and the year to the present slum.	68
10.	Distribution of data about the past residence of the respondents and their arriving year to the current slum.	70
11.	Distribution of data about the respondents' living place prior to the settlement in the present slum.	72
12.	Percent distribution of respondents according to their first shelter after the arrival at Dhaka.	74
13.	Distribution of respondents according to the ownership of the dwelling houses.	77
14.	Distribution of respondents (only the owners) according to the status of room/houses.	78
15.	Percent distribution of the respondents according to the number of rooms they let.	79
16.	Distribution of frequency as to the number of room and the type of ownership.	80
17.	Distribution of respondents according to the nature of their dwelling house.	82

Chapter	Title of the tables	Page no.
18.	Distribution of respondents according to size of their dwelling house.	84
19.	Distribution of respondents according to number of persons living in a room.	85
20.	Distribution of respondents according to the number of rooms they hold.	86
21.	Distribution of data in cross table between the room and the family members.	87
22.	Distribution of respondents on the age of their family members.	90
23.	Percent distribution of the respondents on their age.	92
24.	Percent distribution of the respondents on their sex.	93
25.	Percent distribution of the respondents family members on their sex.	94
Chapter THREE		
01.	Distribution of the respondents according to their rural based profession.	100
02.	Distribution of the respondents about their father's/husband's profession in the rural areas.	102
03.	Percent distribution of the respondents according to their resources which are available in the village (Permanent address).	103
4.A	Distribution of the respondents' according to their initiatives for migration to Dhaka.	104
4.B	Table of a comparative data of increasing rate or rural and urban population, present, past and future	107
05.	Distribution of the respondents according to the causes for coming to Dhaka.	109
06.	Distribution of the respondents according to accompanied persons during migration from rural to urban areas.	111
07.	Distribution of the respondents according to the relationship in the context of which they have come to the Dhaka City.	112
08.	Distribution of the respondents according to their close relatives living in Dhaka City.	114
09.	Distribution of the respondents according to the number of relatives during arrival time in the Dhaka City.	116
10.	Distribution of data according to the relatives' arrival to Dhaka before the respondents.	118
11.	Distribution of data according to the respondents' means of transport and first shelter taken in Dhaka while migrating.	120

Chapter	Title of the tables	Page no.
12.	Distribution of the respondents according to the number of family members came along with them.	122
13.	Distribution of the respondents coming alone according to the periods the took their family members' from village homes to the Dhaka City.	123
Chapter FOUR		
01.	Percent distribution of the census according to their educational status.	128
02.	Percent distribution of educational qualifications of the family members of the respondents.	129
03.	Distribution of respondents according to the first occupation they held just after coming to the Dhaka City.	133
04.	Distribution of respondents according to the present main occupation.	135
05.	Distribution of the respondents according to time period they are engaged in the present occupation.	137
06.	Distribution of respondents according the causes of changes in the occupation.	139
07.	Distribution of respondents according to the jobs of other family members.	142
08.	Percent distribution of the respondents according to family income.	146
09.	Distribution of respondents according to personal monthly income.	148
10.	Distribution of respondents according to their opinions about the increase of income and expenditure.	151
11.	Distribution of the respondents' by monthly income and its sources.	153
12.	Percent distribution of the respondents about their income satisfaction.	158
13.	Distribution of respondents according to reasons for taking loans.	165
14.	Distribution of respondents according to the sources of loan the have taken.	166
15.	Distribution of the respondents according to the period of repaying their loan.	168
16.	Distribution of respondents according to causes for not repaying loans.	170
17.	Distribution of respondents holding positive view towards the relationship between credit and income.	172

Chapter	Title of the tables	Page no.
18.	Distribution of respondents who have taken credit according to occupations and organizations.	174
19.	Distribution of the respondents by expenditure with purposes.	179
20.	Distribution of the NGOs giving from which and its utilization for income generating	182
Chapter FIVE		
01.	Distribution of respondents of Sarder-er-Tek slum according to the type of family.	189
02.	Percent distribution of the respondents of Sarder-er-Tek slum about the number of members in their family.	190
03.	Distribution' of data about the respondents family patterns and floor space of the rooms they use.	191
04.	Distribution of data according to the respondents' family patterns in relation to their family members.	192
05.	Opinion of the respondents about the responsible persons for conflicts in the family.	195
06.	Distribution of the respondents about the frequency of conflicts occurring among the family members.	197
07.	Distribution of family members aged 18+ by the marital status.	201
08.	Distribution of the respondents according to the place of their marriage ceremony.	202
09.	Distribution of the respondents on the nature of their marriage happening.	203
10.	Distribution of the respondents by the present/post matrimonial status their husband or wife.	204
11.	Distribution of the respondents (husband and wife) at marriage.	205
12.	Distribution of data regarding the age during marriage of the members of the respondents' family.	207
13.	Distribution of the respondents by the duration of family/conjugal life.	208
14.	Distribution of the respondents' by their opinions about conjugal life.	210
15.	Distribution of respondents according to family planning methods presently used by them.	216
16.	Distribution of respondents according to the main causes for not using family planning methods.	218
17.	Distribution of the respondents according to the sources of family planning methods they used.	220

Chapter	Title of the tables	Page no.
18.	Distributions of the respondents by the nature the relatives help.	223
✓ 19.	Distribution of the respondents by their opinion about the relationship with neighbors.	224
✓ 20.	Distribution of the respondents by the main causes/onset of quarrels with neighbours.	226
✓ 21.	Distribution of the respondents by the opinion about how quarrels with their neighbours are mitigated.	228
22.	Distribution of the respondents' by recreational elements in family life of Sarder-er-Tek slum.	231
23.	Distribution of the respondents by the recreational media available in the Sarder-er-Tek slum.	233
24.	Distribution of the respondents by the nature of recreation children are involved in.	234
25.	The respondents by views about the types of antisocial/criminal activities the slum children have been in.	236
Chapter SIX		
01.	Distribution of the respondents according to the sources of drinking water.	242
02.	Distribution of respondents' households according to the sources of their bathing water.	244
03.	Distribution of respondents according to the nature of drinking water.	245
04.	Distribution of respondents by their opinion about the families share a toilet.	247
05.	Family members and their toilet habit.	248
06.	Distribution of respondents according by their opinion about diseases they suffered over the last one-year.	251
07.	Distribution of respondents according to the diseases caused by unsafe drinking water.	252
08.	Age wise distribution of the respondents according to the causes of death of family members over the last one year.	254
09.	Distribution of respondents according to places where from they got treatment / Medicare facilities.	257
10.	Distribution of respondents by the extent of involvement in immunization program against six diseases.	259
11.	Distribution of respondents by the duration of family life and participation pattern in immunization programmes.	261

Chapter	Title of the tables	Page no.
12.	Distribution of respondents according to the number of meals they take each day.	265
13.	Distribution of data about the quantity of food taking in different times a day by the respondents' family members.	267
14.	Distribution of the respondents according to the nature and number of clothes they wear in a year.	272
15.	Distribution of respondents according to their opinion about how frequently the family members change their clothes.	274
16.	Distribution of respondents according to the civic and public utility facilities available them.	275
Chapter SEVEN		
01.	Distribution of respondents according to religious duties they perform.	282
02.	Distribution of respondents according to their opinion regarding morality strengthened by the performance of religious activities.	283
03.	Distribution of respondents according to the religious activities the Muslims perform.	284
04.	Distribution of respondents according to the activities they perform for birthday or marriage day celebration.	286
Chapter EIGHT		
01.	Distribution of respondents according to the positive facts of politics perceived by them.	294
02.	Distribution of respondents according to the negative facts of politics perceived by them.	295
03.	Distribution of respondents according to subject matter of politics at Door steps.	297
04.	Distribution of respondents by their opinion about quarters responsible for <i>hartal</i> .	299
05.	Distribution of respondents by their opinion regarding problems created by <i>hartal</i> & political unrest.	300
06.	Distribution of respondents according to the opinion about the qualities of a competent candidate.	303
07.	Distribution of respondents according to illegal business prevailing in the slum community.	308
08.	Distribution of data about the involvement of the respondents' family members in social problems.	309

Chapter	Title of the tables	Page no.
09.	Distribution of data about the relationship with slum neighbours in relation to the arriving year to the current slum.	311
10.	Distribution of respondents according to the year/years they wish to reside in the slum.	312
11.	Distribution of data to the respondents according to their satisfactory position in relation to their living period.	313
12.	Distribution of respondents according to the types of rehabilitation facilities they expect.	315
13.	Distribution of respondents according to the recommendations regarding the development social and economic conditions in the slum.	317

List of Maps

Sl. No.	Title of the Map	Page no.
01.	A Map of Agargaon Slum areas in Mohammadpur Thana	52
02.	A Map of Sarder-er-Tek Slum at Agargaon area in Mohammadpur Thana	53

Chapter ONE

1.1 Statement of the Problem

¹Slum is one of the major characteristic feature of urban community. It is a persistent condition of urban life and it appears to be a social problem in urban Bangladesh. This condition is however a world wide phenomenon which is generally said to be the effect of industrialization and urbanization. The rural poor being largely under privileged tend to migrate to urban areas for earning livelihood, and usually take shelter in slum communities. The determinants of rural urban migration of such people can be classified into economic and non-economic. Economic factors are largely responsible for migration of people into the cities and towns of developing countries like ours (Islam, 1996:57). The economic pressure virtually pushes out such people from rural to urban areas for seeking employment mainly because of the fact that only the agricultural avenues in limited cases cannot provide employment for all. Contrawise, the non-economic determinants such as natural disasters, lack of life skill, paucity of medical facilities, conflicts around inheritance of property also push a section of people out.

In the global context, it has been found that 40 to 60 per cent of the people are slum dwellers presently (World Bank Report, 1998). About 30 per cent people in the largest cities of Asia, as is found, take shelter in the slums (ESCAP Report, 1995). It has also been reported that, "the Asian cities have been beset with many other problems like rapid growth, mounting unemployment problem, unbalanced occupational structures, social problems of adjustment to city-life that often lead to delinquency, crime and physical problems of overcrowding in tenement slums and undergoing squatter settlements

and administrative problems of efficient urban services in the face of urban explosion" (Qadir, 1975 : 1). In Bangladesh, the experience in this regard of last three decades shows that the rate of urbanization has quickly proceeded, the rate of urban population as well as slum population has largely increased along with the growth and expansion of cities and towns (Kalam et. al, 1993). So, it may be said that urbanization in Bangladesh is gradually representing the transfer of poverty from rural to urban areas along with the urbanward migration of rural people in the country. Thus the number of slum dwellers is increasing intensifying the existing urban socio-economic problems.

✓ Dhaka, the capital city of Bangladesh with a population of over eight million people, is one of the major cities in the world. At present, about 62 per cent of the people are the residents of various types slum communities like, (a) squatter settlements; (b) refugee rehabilitation colonies; (c) squatter resettlement camps; (d) private rental type squatters; (e) private owner occupied slum and (f) houses and conventional tenement slums (rental or owner occupied). Another study indicates "squatters alone (including pavement dwellers and vagrants) constitute 2.5 per cent of the total city population i.e. 37 per cent live in slums and 9 per cent live in squatter settlements" (Siddiqui, 1993 : 224). Some other study findings shows that "a total of about 2.5 million people are slum dwellers in the municipal areas in Bangladesh, and out of which 0.72 millions are living in the Dhaka City" (Islam, 1996 : 21).

Slum is the dwelling place of least privileged section of people like daily wage labourers, rickshaw pullers, the unemployed, the beggars, and in general, the people of low-income groups. Earlier studies conducted on slums and squatter settlements show that more than 90 per cent of families in such areas have income below the poverty line (CUS, 1992). It is an undenying fact that "poverty is the prime socio-economic characteristic of slum and under this situation

the poor have always been forced to live in the worst squatters in the city" (Noor, 1983 : 4).

Slum means authorized or unauthorized settlements which have high density with mostly one-room-houses and with serious overcrowding problem. Low cost temporary houses are built and they are mostly *kutcha* lacking urban facilities like water, drainage, electricity, sanitation etc. (Khaleda *et al* 1992). It is also understood from a study "slums are chaotically overcrowded with ill repaired and neglected structures, insufficiently equipped with proper passages, physical comforts and inadequately extended social service by the agencies to deal with the needs and problems of people relating to social, biological, psychological, physical and social environment" (The Social Work Report, 1957 : 81). A slum lacks the basic amenities of a good living condition and is regarded as the worst form of human habitation (Gouder, 1973). "Slums are basically of two types: old houses in dilapidated condition, and squatter settlements and shantytown which have developed more recently" (Cousins, 1979). In Bangladesh context, slum may be categorised in some other ways; and the types may be more than two. However, a slum of the former type, Sarder-er-Tek at Agargaon Area in the city has been chosen as the unit of the present study under the title, "A Study of a Slum in Dhaka City".

1.2 Objectives

The major objective of the study is to look into the socio-economic life of slum dwellers of Sarder-er-Tek slum at Agargaon in Dhaka City.

The specific objectives of the study are however to :

- i. Study the present socio-economic condition and demographic situation of the slum dwellers;

- ii. Investigate into the causes and impact of (rural to urban) migration of the slum dwellers;
- iii. Identify the human needs and the problems they generally feel;
- iv. Review and assess the civic facilities available and the constraints in their present living;
- v. Analyse the nature of services extended for housing, education, family welfare, child care, health and sanitation and past-time activities;
- vi. Access to their present attitude on political behaviour, religious beliefs and ceremonial habits that act as control force in their daily lives;
- vii. Know about their preparedness to develop present condition of life to a satisfying standard.

1.3 Scope and Importance

Today sprawling of slums is one of the burning issues in the developing countries like Bangladesh. Slum as a community has emerged as an integral part of urban life and a large number of people belong to this community. The situation is more true in case of the capital city of Dhaka. At present the slum communities have been so wide-spread that they are causing adversely the city-life. In fact, slum presents a living condition having no or little amenities and by any definition it is the worst form of human habitation.

(The present study entitled, "A study of a Slum in Dhaka City", has been undertaken to present an extensive, in-depth and a close-up view of slum life.) Sarder-er-Tek, as stated earlier, a slum community located at Agargaon in Dhaka City has been selected for the study. It

may be mentioned that it is the largest of all the slums in the city in terms of population size and the geographical area. It is also one of the oldest slums in the city.

The principal objective of the study is to look into the people's life basically in socio-economic context undertaking a thorough study on Sarder-er-Tek slum. The major variables considered in this study are related to demographic condition, rural-urban migration, housing and living pattern, social issues, civic facilities, health and sanitation, social services, community bondage, recreational habits, attitudes towards life, political involvement, religious values etc.

There are 510 households in the slum under study. Considering 25 per cent of the total 128 households have taken as sample. The thesis consists of 10 chapters prepared in the context of the census and survey findings. The census was conducted at the first phase of inquiry. At the second phase a survey was conducted on the sample drawn out of the total households. In the First Chapter, there are the statements of the problem, the objectives, the scope and importance, the methodology and the literature review. Location of the slum, its housing and settlement pattern with demographic characteristics have been incorporated in the Second Chapter. The chapter highlights the Sarder-er-Tek's growth as a slum, structural pattern and the daily living of its population. Background of the slum-dwellers including social and economic condition, migration process has been presented in the Third Chapter. In Chapter Four, occupation and income level including the occupational skills, income and expenditure pattern especially the poverty issues have been discussed. Chapter Five discusses the family, the marriage and kinship pattern including interpersonal relationship within family, neighbourhood and the recreational facilities available in the slum.

In Chapter Six, matters related to health, sanitation and civic facilities have been presented. This chapter highlights the nature of diseases and medicare facilities together with food habits, drinking water, clothing and civic facilities of the slum. The Seventh Chapter presents the people's attitude regarding social life. It highlights the religious beliefs, rituals and ceremonies. In the Eighth chapter political views, and attitudes of the slum dwellers towards slum life and living condition are described. The Chapter Nine discusses five significant situations as case studies in qualitative manner. Those cases were chosen on the basis of gender and occupation of the respondents. The chapter ten presents the "Conclusions" of the study with a description of major findings suggesting alternative policy measure for developing slums into habitable community.

Slum is a much-discussed issue among the urban planners as well as the social scientists. In our country, the major cities including Dhaka have been burdened with the sprawling expansion of slums. It has adversely affected the city life and is continuing to do. According to a newspaper report, "There are about 3007 slums in Dhaka City with a total of 2,20920 households. The density of slum population in the city, as estimated, is 1065 persons per acre" (The Bangladesh Observer, Dhaka, April 24, 1999). The rapid urbanization process is resulting in expansion of slums overnight. In fact, the process of urbanization in Bangladesh is mostly the transfer of rural poor people to urban areas. With this transfer the poor people are gradually being urban based increasing the number of slum dwellers with a natural consequence of intensified socio-economic problems existing in slum life. According to a study, "urban growth in Bangladesh is predominantly an outcome of rural urban migration, which is estimated to contribute between three-fifths and two-thirds of this growth. Hence, it is important to examine the impact of migration for well being of the migrants and their families" (Afsar, 2000 : 2).

After migrating to the cities from villages how the people are surviving is a great concern. Hence, their living conditions, income earning, food intake, schooling of their children etc. are the major issues that have been given emphasis in the study.

There is a dearth of public utility services like drinking water, toilet and healthcare facilities, electricity, gas, drainage and sewerage in the slum. Schooling and recreational avenues and above all social control systems are also scarce there. To know the environmental conditions and the impact of various health hazards upon their life, a research of this kind is much needed. Crime and criminal activities are rampant in slum societies. Unstable families, multi-marriage, early marriage, clandestine prostitution are common in slum life. So, the slum is not only a dwelling place for the urban poor but also said to be a breeding ground of social crimes. A good number of slum dwellers are substance abusers terrorists, delinquents, prostitutes, gamblers, drug traffickers and so on. In this study attempts have been taken to analyse various criminal activities of the slum which might be an addition to the findings of contemporary researches.

The slum life is poverty stricken and the main causes are obviously low-income due to irregular or no work opportunities. Unemployment, under-employment and low wages are the common features of slum life. The slum dwellers randomly fail to fulfil the basic needs with the income they earn. It has been attempted to identify in this study, a relationship between social aspects of their life and their economic condition as such.

In this study, the situation(s) of both urban and rural poverty have been described at certain length. Because the rural poor have created slums having been migrated to cities. The study particularly aims at analysing the intimate social life of slum-dwellers and thus an attempt has been made to identify the social conditions of slum.

The daily habit pattern, customs and rituals of the slum dwellers have been elucidated in the study. Religious practices, marriage ceremonies, birthday celebration and celebration of major religions and cultural festivals are the common part of their social life. Through these phenomena this research has focused the ideologies and moral values of the slum dwellers. The present study differs in respect of certain findings of the previous ones particularly about the daily life and in respect of in-depth understanding of the socio-economic life of urban people. The previously conducted studies on slum were, in many cases, partial and particular aim oriented such as Majumder 1996, CUS 1991, CUS 1985, CUS 1996, Begum 1994 and Qadir 1995. Here, in this study an attempt has been taken to present a complete picture of slum-life undergoing participant observation, interview and case study.

The rationale or justifications of selecting as sample Sarder-er-Tek slum as sample at Agargaon area in Mohammadpur Thana in Dhaka City are as follows: (1) Sarder-er-Tek slum is the largest and one of the oldest slums in the city by the size of population and geographic limits. The growth of this slum was started in the early 1960's and presently there are 510 households in it. The information given by the dwellers and concerned persons and agencies may represent the situation of slums in the city of Dhaka in particular and of Bangladesh in general; (2) It is situated in the middle part of Dhaka City, and as is understood, people of heterogeneous occupational strata have taken shelter here from different parts of the country as well as from other slums of the city. It is, therefore, possible to get sufficient and multi-dimensional information from this particular slum. Not only so, it would be helpful to study the impact of rural urban migration on the said slum dwellers, and causes of the formation of slums in urban areas; (3) It is acknowledged that a section of people involved in crime take shelter here and thus more

social problems are generated. So, the information given by the dwellers are helpful to know the cause and what could be the strategies for coping with those social problems; (4) Many government and non-government organizations have been serving here for a long time. The experience of those organizations could be channelized for formulating development programmes for the slum; and (5) It was also possible to collect information due to the availability of easy transport facilities to move to Agargaon Slum for contacting research population; (6) Some NGOs like BRAC (Bangladesh Rural Advancement Committee), ASA (Association for Social Advancement), DAM (Dhaka Ahsania Mission) and UCEP (Under-privileged Children's Education Programme) are working in this slum. The services of those NGOs, however, include loan distribution to the poor, non-formal education for the children and health care for all. These services are very much significant for the slum dwellers from socio-economic point of view. So, it is necessary to know the effectiveness of NGO activities for the slum dwellers.

1.4 Methodology

The main source of data for this study was intensive fieldwork in Sarder-er-Tek slum, which began in October 1998 and continued upto July 2000. A combined effort of survey, participant observation and case study were applied for data collection but before that a census was conducted on the households/families in the slum. Participant observation technique was adopted to inquire into the daily life of the people of Sarder-er-Tek slum at Agargaon. All slum dwellers in the city of Dhaka were viewed as the universe for this study.

The data were collected in three ways : (a) Conducting a census which was held in the period from October 1998 to June 1999. A total of 510 families were found in the slum and they were basically considered as the units of census. The census was conducted to know the population feature of the slum for the feasibility of the sample survey; (b) Survey method was used for general information and it was held during July 1999 to April 2000. Considering 25 per cent of the total families as sample 128 families were randomly selected for the study. Each family and its head (the bread- earner) in the slum virtually formed the study-units for further investigation; and (c) Then an in-depth study and observation about slum life started and the process continued upto July 2000. A total of 10 families were selected for case study of different categories and 5 cases have been presented in the thesis.

Information for the study were collected through interview / and participant observation. For collecting relevant data adequate preparation and precaution were taken. Before finalizing interview schedules a pre-testing was conducted for more standardization.

Collected data have been processed and analyzed following proper research and statistical procedure. Firstly the data have been edited, then these have been classified and tabulated. After that the classified and tabulated data (single or multivariate) have been analyzed using statistical procedures including percentage, central tendency, correlation and χ^2 test.

In connection with this study different literature(s) were consulted both at home and abroad to add information from secondary sources. A brief statement of review of literatures is, however, presented below :

1.5 Review of Literature

In Bangladesh a lot of research work have been conducted on slums and urban poor. In these works various aspects of slum life have been focused mainly. The duration of those researches is between 1970s and 1990s. That means, various aspects of slum-life have been analysed in research studies since the birth of Bangladesh till to date. Out of these researches, it becomes fairly evident that the number of slum dwellers is on increase in the cities, and the nature of problems remain almost same and slum-life is fast changing. These works are the important part of social research conducted in the country, and are, in that sense, valuable source for secondary information about the urban poor and slum-life. The topmost important research works have been reviewed and that may be considered as a guide to the present study. But the subject matter and the procedures of the present study are in many ways different.

1. Pratima Paul Majumdar, University Press Limited, Dhaka, 1996

Detail analyses of the impact of rapid rural urban migration, the migrants and their families, urban economy, social services and civic facilities are found in the Pratima Paul. The work is based on intensive survey, and primary data were collected through Majumber's work, 'The Squatters of Dhaka City in the 1990's' interviewing the 128 randomly selected household heads of BNP Bazar, Daragar Tek, Goaler Tek, Sardar-er-Tek and Agargaon Bazar through six detailed structured questionnaires about several socio-economic and demographic aspect of slum life and the availability of community infrastructure and services.

Almost all of the migrants have come from rural areas for various reasons, which include economic and non-economic reasons. A large number of migrants came from Barisal and Faridpur followed by comilla, Dhaka, Jamalpur, Rangpur, Mymensingh, Noakhali and others. The role of social relationships in the process of migration has a significant effect on settlement, securing employment opportunities. After coming to Dhaka City, four out of every five migrants got shelter in their relative's residence or quarters. The migrants of recent past got more privileges than previous one's in this regard.

More than 80 per cent of the slum dwellers live in self constructed units and the remaining live in rented units. The average hut space per family in Agargaon squatter settlement is 30.5 square feet. According to this study findings, the average space of a room is 43.83 Sq. feet. The early settlers and non-migrants are enjoying greater average area of hut space per family. The findings reveal that the respondents are deprived of basic services such as water supply, toilet facilities, electricity and gas line.

The respondents have been benefitted from city life in terms of job oriented income opportunities. They face some problems like familial conflict, theft, drug addiction, and violence against women, gambling, prostitution, kidnapping, rape and insecurity of life. In spite of these problems, one-fourth of them were unwilling to return their village homes in future.

In the slum community there were formal and informal power structures. The formal power structures were formed by the election and the informal power structures were originated by their indigenous capacity.

The above mentioned study conducted on various slums at Agargaon area indicate that the total population of different settlements was about 16,000 comprising 3000 households. In this study of 302 households, the total population snoopied was 1406 persons with 702 males and 704 females. The mean age of people was

19.4 years. Forty seven per cent of the population were under 15 years. The Crude Birth Rate (CBR) was 45.5 per 1000 population, the Crude Death Rate (CDR) was 11.4 per 1000 and the growth rate was 3.4 per cent. The male labour force was higher than the female and their prime job was rickshaw pulling and cart pushing. The non-migrants represent only 8.9 per cent of the whole squatter population.

Most of the household organizations were nuclear. On an average, each household was composed of 4.65 members. The findings in the present study also differ from this figure. It shows average the family size is 5.27. There were 72.5 per cent families comprising a married couple with children followed by joint or extended households (24.1 per cent). Average age of the household head was 35.7 years. About 7.6 per cent among the households taken for sample were headed by women and the aforesaid ratio was considerably lower than that of the national figure. Most of the female household heads were either widow or divorced or separated.

The participation rate of labour force was only 60.4%. About 40 per cent of the labour force were unemployed and much of it was due to the low participating rate of female labour force in comparison with their counterpart. Among the females, 26.2 per cent in economically active group were engaged in remunerative work. 70 per cent of the female aged 15-16 years were engaged merely in household activities. Proportionately, female workers constitute only one fourth of the total employed work force. The female workers were with mean number of 0.38 per family. The working tendency of the women was increasing in the urban life than that of rural areas as there were less rigidities *purdah* tradition and social restrictions for their involvement in remunerative work.

Total participation of labour force of Agargaon settlement was 53 per cent. Of them, 77 per cent were male and 26 per cent were female. Most of the non-participants were voluntarily unemployed; only one third of the male and one fourth of the female non-

participants were willing to work. About 14 per cent of the children (up to 14 years) were engaged in manual labour. They were regarded as child labour.

The primary occupations of household heads of the Agargaon squatters were transport driving, salaried service, construction work, petty business, self-employment, domestic service, industrial work, other wage labour, begging etc. A good number of sample household heads (9 per cent) had a secondary occupation to supplement their income from the primary occupation. Trading, transport driving and livestocking were the most important secondary occupation. The research findings showed that more than 30 per cent of the household head had no occupation before coming to Dhaka. After coming to Dhaka, most of them got jobs either in transport driving or in salaried service. The average daily income of the respondents was Tk. 78/-. The daily household income of the industrial workers was higher than that of the wage labourers, salaried service holders and construction workers. In fact, the families of the industrial worker were the most well off ones in the Agargaon squatter settlement.

Transport labour was the most prevalent occupation in this area which include rickshaw pulling, bus, truck, tempoo, scooter driving, push cart pulling etc. The other occupations people were involved in as tailor, barber, butcher, cook, decorator, agriculture, poultry and cattle farming, trade, self-employment in cottage industry, garments workers, salaried service holders etc. About 21 per cent of the migrant households who came to the city for the first time found a job almost immediately. Nearly 36 per cent of the workers worked all the day in a week and another 36 per cent work 6 days a week. Their working hours on an average was about 9 hours a day and the monthly per capita income was Tk. 389/-.

There was a high degree of income difference between male and female workers. In each and every occupation women earned less than men. The main factor for wage difference was physical energy

and biological differences. Different factors like location, district of origin, level of education and social net-work, age, sex, skill, qualification, length of stay etc. acted on the economic life of the squatters at Agargaon.

The slum dwellers were the disadvantaged section of urban area who were the victims of poverty and characterized by fatalism, helplessness, dependence and disruptive behaviour. According to this present study, there was dependency, below poverty line, women depression and criminal activities. It was micro study through in-depth from a unit of slum at Sarder-er-Tek of Agargaon area. The information was collected in 1998 and in 1999. This study made an attempt to describe the dynamism in the life of Agargaon slum dwellers. But the data presented in the study were collected from large section of slum dwellers and the information were collected in 1988; but the study report had been published in 1996. Besides, the study made no attempt for in-depth analysis of the respondents and their daily lives. Despite there were some limitations, a good number of significant findings such as migration situation, income and occupation etc had been mentioned here. This was a pioneer and remarkable study of the slum lives in Bangladesh.

2. Sharif Uddin Ahmed (edited)

The Asiatic Society of Bangladesh, Dhaka, 1991

The book was the collection of some papers, which was the outcome of an international symposium on the city of Dhaka, held in May, 1988. The dominant thought behind it was to trace the process of urbanization in the country by making a case study of Dhaka. The book had been organized in five parts. The parts are : (A) History, politics, society and culture; (B) Monuments and painting; (C) Contemporary and future issues; (D) Urbanization and urban society; and E) Short Communication.

In part 'A' fifteen articles written by historical experts were presented. Dhaka lies in 23° 43' N. Latitude and 90° 24' E. Longitude and stands on the northern bank of the river Buriganga, about eight miles above its confluence with the Dhaleswari, Dhaka, a place of some importance in the sultanate period, came to the lime light of history under Mughals who established a thana here to guard the imperial position against the incursions of independent or semi-independent 'Bhuiya' chiefs. The city acquired fame and glory only after being the capital of Suban in the reign of Jahangir in 1610 A.D. It remained as the capital till 1704 when Murshid Quli Khan moved the capital to Murshidabad. With the removal of the capital, Dhaka lost its dominant position but it retained its commercial predominance in the region for nearly a century. The British tried to establish a new aristocracy in the city by confirming their local followers. Dhaka was declared Municipal City in 1864 under the leadership of the District Magistrate during the period from 1864 to 1884; considerable progress had been achieved in civic matters under the guidance of the British Civil Servants.

Dhaka became the capital of the new province of Eastern Bengal and Assam in 1905 and it remained so till 1911. After the declaration as provincial capital, Dhaka became an important political centre in the Sub-Continent. After the end of British colonial rule in the Sub-Continent, Pakistan had been exposed to a political crisis in 1947 over the next 25 years, which led the country into a liberation war on the 25th March, 1971. After the Liberation war, Dhaka emerged as a new state capital of Bangladesh in the map of the world.

A good number of civic amenities were set up and delivered in the Dhaka City life. From the Mughal period upto the water supply, sewerage, electricity and street lighting were the basic amenities of the city dwellers. Various individuals and institutions at different times made notable efforts to introduce and extend certain public amenities. Besides these, Dhaka was the centre of literature and culture. In this connection, many organizations and institutions were formed with specific aims and purposes.

Part 'B' presents a statement of monuments and paintings in Dhaka City. In the period of Nowab Shayesta Khan in 1664, a good number of architectural monuments particularly mosques, forts, gateways, including mosque of *Binot Bibi*, *Gate-Wayat Naswallah Gali*, two forts built by Beg Murad Khan on the eastern and western side of the *Dhulai Khal* etc. History and eventful vice royalty ushered an era of Dhaka's peace, prosperity and magnificence, as observable in the innumerable mosque, tombs and bridges. The noticeable monuments are *Shayesta Khan's Masjid*, *Tomb of Bibi Pari*, which led to the development of the Shayesta Khani style of architecture. The mosques mostly covered the manufactory position. From this, standpoint, Dhaka is called the city of mosques. The eminent tombs of Dhaka were *Bibi Champa*, *Hazi Khawza Shahbaj*, *Dara Begum Bibi Pari*, *Bibi*

Morium etc. Those tombs architecture in Dhaka presented the Islamic art and history terminology.

In the Sub-Continent Dhaka grew as an important state in Asia. Dhaka being as a capital of eastern part became the city of Muslim majority inhabitants. The *Nawab* family of Dhaka led the political decision to this region. In the urban context, at the time the Muslim leaders moved for independence of Pakistan. After the independence in 1947, the political role of Dhaka was the central point of political decision. Not only the political problems but also Dhaka faced many other problems of civic amenities and the like. After the declaration of Capital City, the population explosion became a tremendous problem in this region. As a result, the riot was held among the Muslim *Bihari* and Hindu.

In this part monuments and paintings have also been discussed. The city of Dhaka is situated with beautiful monuments of architectural importance. Dhaka witnessed the grown and development of the art of building right from the region of Sultan Mahmud Shah with the construction of Binat Bibi Mosque in 1457. The monuments of Dhaka included many tastefully designed and structurally balanced edifices, belonging to pre-Mughal, Mughal and post Mughal periods. The buildings are both religious and secular in nature, namely the mosques, tombs, shrines, Hindu temples, Sikh temples, Churches on one hand and forts, palaces, cara-vansera, bridges and public buildings on the other. The principal specimen of Mughal architecture in Dhaka is the reflected in the mosque building. Mughal Governors build many highways, roads, bridges and canalways. Some of the most fascinating bridges, now completely razed to the ground, maintained considerable architectural pretensions. Gate structures of Dhaka are one of the major urban landmarks tracing the history and development of the city. Gate-

structures have profound influence on the socio-economic and religious life of the people of this region. In 1610, when the Mughals established their provincial capital in Dhaka, the city came into prominence.

The part – C focuses the contemporary and future issues of Dhaka City. As a third World City Dhaka is about a mega city. It has a long history and has passed many vicissitudes. The political consideration thus has been its fundamental source of life, which is visible through its commercial activities and the changing pattern of its commercial area. The contemporary condition of Dhaka City has some basic features : (a) A large number of workers came from the different corners of Bangladesh and work in various industries or working places; (b) It is a city of unplanned transport facilities and the authority of this city is trying to overcome the transport problem; (c) The Dhaka City is making the case for urban industrial transportation of Bangladesh economy; (d) It has also housing problem. Now, the development of settlement programmes need to be considered rapidly for about one crore people. *Rajuk* and Dhaka City Corporation have initiated a long-term plan for this (e) Dhaka is the place of rich and poor people. Most of the poor people are slum dwellers. The slum dwellers are living in 1,125 slums and squatters settlements. There are 8,78,298 dwellers in slum communities with a density of population above 300 persons per acre. Poor housing like shacks, *kutcha* structures, or semi-*pucca* flimsy structures or old dilapidated buildings exist. The areas have inadequate water supply, poor sewerage and drainage facilities, little paved streets and lanes and irregular clearance of garbage. Very poor and poor people who are mostly engaged in various types of informal sector activities live such areas.

Dhaka being the chief economic and political centre has attracted destitute for hundred of years. The poor people came from different parts of the country and they took shelter firstly to their relatives houses or known persons houses. Then they settled permanently. The poor people have a different socio-economic pattern. In this part, five case studies are described. The case studies show us that the slum dwellers or poor people are landless, ill, illiterate, less established with poor sanitation; (f) The price of settlements and its upgradation of slum dwellers through appropriate planning are vitally linked with social and economic progress of the society. It is needed for the urban poor a comprehensive management for permanent settlements. This chapter also demands to provide implementation of rational plans and programmes under the existing socio-economic and legal framework of country; (g) Dhaka is a place of tourism. The climate, scenic and historical sights attracted tourists. Sports, exhibitions, festivals, religious congregations are the main components of tourism in Dhaka. The historical sites for the visitors and the historical place monuments should be well maintained.

In the part 'D', it was attempted to present urban characteristics and its history. This part is also an attempt to review certain current opinions about urbanization and urban centres of Mughal India. The opinions are : (i) the major Indian Cities were as large or larger than the major cities of the west; (ii) the Mughal period was a veritable golden age of urbanization at least for much of central and northern India; (iii) urban population constitute about one-fifth of the total population; and (iv) the urban population of Mughal India possessed an economic and cultural significance for exceeding its actual size.

In the South Asia, the colonial period was from 1770 to 1940. It shows three aspects : (1) Geography has prevailed over technology, and the regional patterns of settlement in South Asia have not

changed significantly; (2) the total urban population is growing in geometric progression, its proportion to the total population has not increased very much between 1901 and 1981, it has only gone up from 11 per cent to 23 per cent in India; (3) There was only a small number of town created in this period, the three presidency towns, thirty hill stations, some cantonments, a few railway stations and some manufacturing towns. Cities and towns play a significant role in the political, administrative, economic, social and cultural history of a country. Generally, cities sat on the banks of rivers, trade and pilgrim routes. The capital cities were established in secure and well-protected sites. There are old large and small urban settlements lying all over Bangladesh. They have become known to us with their archaeological relics such as mosques, temples, forts, palaces, lakes, *vihars* and gardens. The urban settlements that were in flourishing condition during the pre-Muslim days gradually declined during the subsequent period.

Part 'E' describes short communication systems of Dhaka City. This part shows the five articles, such as, pre-Mughal Dhaka, Mushairah in Dhaka, Photography and Film of Dhaka. Dhaka as a cultural Arena have the role of electronic media, garbage disposal system. Financing of house building in Dhaka City presents policy and future plan.

Dhaka during the reign of Sultan Barbak Shah was a revenue collection centre and there was a Kazi in this town. But the advent of the Muslims from North India disturbed the growth of the society. When Fakhruddin Mubarak Shah, the first independent ruler of Sonargaon was driven out of his capital, he took shelter on the west bank of the Meghna near the Dhakeswari temple. He built a gateway of eqlim Mubarakabad. Though Mubarakabad has not yet been identified, the foundation of the gateway at Dhaka and its repair in 1459 is important in the history of the development of Dhaka in early fourteen century A.D.

Dhaka was built in a new shape in 1456 A.D. The traders were settled at Bangla Bazar, weavers at Tati Bazar, conchshell workers at Shakhari Bazar. At the end of the sixteen century, Dhaka was reinforced by two parts on either side of *Dulai Khal* near Gandaria. But it had grown rapidly in population size and wealth after sixteen century.

In the next sub-chapter Mushariah was described in different periods of Dhaka. Musairah is an Arabic word with its root in Shir meaning to know, to notice and to feel etc. While it implies to things knowledge or worthy of knowing. In Dhaka, there were so many Mushariah named Amin Khusru (1248-1325), Abdul Ghafur Nussakh, Mirza Jan Tapish (1787). All of them were in the reign of Mughal.

In the third sub-chapter, discussion on photography and film of Dhaka took place. Photography is a development of the 19th century. It attained its perfection in 1839 by the effort of a French scientist Luise Daguarre and British scientist William Henry Fox Talbot.

By 1864 a few enterprising men of Dhaka had taken initiatives to introduce photography in the city. From an advertisement in the Bengali Weekly, Dhaka Prokash, it has been gathered that a shop was opened by one Gopinath Datta in the residence of Baghinath Saha near the Mitfort Hospital area of old Dhaka, where well furnished wooden frame for photo binding was sold. It was in the later part of the 19th century that the art of photography got its momentum in Dhaka under the patronage of Nawab Khawja Ahsanullah (1846-1901) and his son Nawab Khawja Salimullah (1871-1915). Khawja Ahsanullah joined the then Calcutta based Photographic Society of India in 1888. The Maharajas of Cooch Bihar and Tippara and Lala Din Doyal of Indore were also the members of the society.

The fourth sub-chapter describes the cultural Arena of Dhaka. Bangladesh Betar (Radio) and Bangladesh Television are the two most favourite broadcasting organizations in the cultural arena.

Bangladesh Betar emerged as the national broad casting organization with the liberation of Bangladesh on 16th December 1971. Dhaka as the pivotal broadcasting station all national programmes are simultaneously relayed by the regional stations in the country. The Television for public broadcasting was set up on 25 December 1964 with a 3 KW transmitter, which could cover Dhaka City and sub-urban areas. Bangladesh Television programmes were urban oriented and those of Bangladesh Betar are (were) for a mixed audience both rural and urban. Both the Bangladesh Betar and Bangladesh Television have contributed largely to the development of art and culture in the country as a whole and in the Dhaka City in particular.

The fifth sub-chapter presents the financing of house building in Dhaka City. With the increase of population and extension of area of Dhaka City, the Government felt the need for planned development of the City. For this purpose of giving loan to the people for construction of houses in towns, House Building Finance Corporation (HBFC) was established in 1952. It provides three types of loan to people : (a) General loan for construction of one-unit house; (b) Multi loan for construction of multi-storied buildings; and (c) Upazila loan for construction of one-unit houses in Upazila head quarters.

This book is on the historical background of Dhaka City from Mughal period till 1990. It is a documentary and study oriented book, which represents the massive information regarding urban life. The socio-economic life of urban poor as well as slum dwellers is focused in this book in four articles. This book is basically a descriptive in nature. But, it presents past and present not presenting the future properly. So, the title of the book, "Dhaka – Past Present Future," is not much complete. In spite of this, it is a valuable book in Bengali literature as well as for guiding research work.

3. Bangladesh Bureau of Statistics (BBS)

Ministry of Planning, GOB, 1986 (a census report)

The BBS report 1986 makes an attempt to determine the size, composition and distribution of slum-population in the three big cities, namely Chittagong, Dhaka and Khulna and to collect data about literacy, employment, agricultural land and level of income of slum dwellers and also to collect data on slum housing structure and civic facilities there in. There are three chapters in the report. Chapter 1 described many important criteria of the study such as, definition of slum, sampling of the study and data collection techniques and other steps of work. This was a case study of slum population in the three cities and tested in some slum areas of Dhaka and finally adopted data.

Chapter II has discussed housing structure and household facilities. The slum housing structure was broadly classified into four categories : *jhupri*, bamboo-shed, tin-shed houses and others. The data reveal that 44.66 per cent of the slum households were bamboo shed, 30.48 per cent tin shed, 22.55 per cent *Jhupri* and 4.31 per cent of the categories. Average rent of per household was found to be Taka 125/-. The sources of lighting in the slums (are) were mainly kerosene and electricity. The slum dwellers used wood, straw, leaves, gas etc. as fuel. About 63 per cent of the households used temporary toilet and 20.55 per cent did sanitary toilets. Vast majority of the slum-households did not have access to the modern recreational facilities.

Chapter III has discussed about household population and types of employment. A total of 1,76,745 households were counted in this census of which 68.64 per cent were in Dhaka, 17.46 per cent in Chittagong and 13.89 per cent in Khulna. The average size of family or household was 4.71 persons. A total of 8,31,645 people were

counted in the slum census. Of them, 4,46,497 were male and 3,85,148 were female. Out of the total population, 7,88,242 were Muslims, 10,683 Hindus and 2,720 others. Most of the adults of the slum areas were found to be involved in some activities in exchange of some benefit either in cash or kind. Near about 1 per cent (.67%) of the population were disabled.

The findings of the census study did not reflect goals, and it lacked in-depth analysis. Despite these limitations, the study was undoubtedly a pioneer one in the field of slum study.

4. Shames E. Arifeen and et. al.

Centre for Urban Studies (CUS), Dhaka, 1993

The study was a mapping and survey of slums in Dhaka Metropolitan Area, which was conducted by the Urban Health Extension Projection in association with the Centre for Urban Studies (CUS) and published in 1993. The book had five sections.

Section one mentioned the background, objectives and methodology of the study. The study was aimed at mapping the slums and squatter settlements, in the Dhaka Metropolitan Area and collecting some information or key characteristics of every slum settlement, particularly those with 10 or more households. The households were defined with the following characteristics – (1) The household used a shared latrine, (2) The households used shared water sources.

Section two described the general profile of the slums and slum dwellers. Total number of slums were 2156 and average number of slums was 154 per thana. The slums were divided into two categories :

1. Slums on private land; and
2. Slums on government land

More than 50 per cent of the households and population were located in three thanas i.e. Mirpur, Mohammadpur, and Lalbag. The density of slum population in Dhaka city in 1991 was around 910 persons per area. It was found that due to cheaper accommodation, private slum dwellers were more likely to move from one place to another in the city.

Section – 3 focused mainly on the spatial distribution of slum settlements and their patterns of growth over time. The composition of the slum-population had also been examined in this section to identify the districts that had contributed most to the growth of slums in Dhaka City. The slum settlements in Dhaka City were usually small in size and had a very scattered distribution. They were located mostly on private plots, which were usually small in size and spread all over the city. The stability of the slums on an average was found to be over 10 years; over one third of them had in existence in this city for 15 years or more.

In section – 4 housing structure and access to civic facilities had been stated. The research findings showed us that most of the slum dwellers lived in houses constructed with poor materials. About two-third of the houses were made of bamboo wood or tin. *Jhupri* houses were the next most common type.

The research findings show 5.1 per cent of them did not have access to any latrine facility; 89 per cent used shared latrines and only 1.1 per cent had private latrines.

Section 5 focused on data, validity and limitations. The survey was on the basis of physical, social and economic aspects of Dhaka Metropolitan Area. That was the tuff task in coordination of the

following view points : definition of slums, identification of slum route location of slums and the data of the study were based on survey findings.

The survey research was helpful to identify the slum units in Dhaka Metropolitan Area for any researcher. The main purpose of the study was the mapping of slum units. Actually, it was the socio-economic survey of slum lives. The findings of the study were based on primary sources. The study is a model and pioneer one in the '90s.

5. Abdullah Farouk and et. al.
Bureau of Economics Research,
University of Dhaka, 1978

"The vagrants of Dacca City", was a socio-economic survey on poverty stricken people undertaken by the Bureau of Economic Research, University of Dacca. The book represents the pictures of the undesirable social phenomena that were obtained in this country in 1975 including various issues relating to the poor and landless migrants. This study was also divided into four chapters.

Chapter I included introduction and methodology. Here, socio-economic background of beggars and homeless were identified as vagrants. In 1974 and 1975 there was an abnormal increase of vagrants in Dhaka City. The Bureau of Economic Research decided to hold a survey on the vagrants to throw light on their socio-economic condition, age, marital status, health and their future image. Randomly selected 2337 vagrants (Female 1350 and male 987) were the respondents of the study. Then a detail definition and characterization of the vagrants had been presented in the 1st chapter.

In the chapter two, socio-economic characteristics and living conditions of the vagrants, their district of origin, age, causes of migration, marital status etc. had been discussed. Chapter 3 indicated certain major patterns of how and from which background the vagrants had come. In this chapter, few case studies had been presented to provide an in-depth analysis of the vagrancy situation.

Chapter 4 discussed the process of becoming vagrants and the relationship between several pairs of characteristics including male and female vagrants, the old and the new vagrants and their rehabilitation. Natural calamity, crop failure, river erosion etc. factors

forced the respondents to become vagrants. For female ones the death or inability of husband, separation from husband made them vagrants. The findings had shown that female vagrants were in better health condition than the male vagrants. Their future plan was to continue the present way of living.

In the study, data presentation was very much simple, and there was no comparison between or among different variables. Despite having some limitations, the study was undoubtedly a basic and pioneer research work in the history of social research in Bangladesh. The authors and research fellows deserve thanks for presenting such a work.

6. Seyeda Rowshan Qadir

Local Government Institute, Dacca, 1975

'*Bastees* (slum) of Dacca' was one of the initial studies on slums in Bangladesh. The study has been structured in four chapters. In the 1st chapter the introduction or theme and objectives of the study had been presented. The purposes of the study were to assess the characteristics of the *bastees* and their inhabitants and to provide data to compare with the results of previous studies, to stimulate further research, and to help the planners and the municipal administration.

In the second chapter, the methodology and the mode of data collection have been mentioned. Sample survey was the major method used in this study. Data were collected from three *bastees* namely Babu para, Naya Paltan and Lalmatia. A total of 161 respondents was selected from the three *bastees* and data were collected using two types of schedules. In the next chapter, growth, development and characteristics of slum and slum population in the different cities of

developing countries had been theoretically discussed. Chapter four described the findings on the various aspects of slum and the population, household, family pattern, marital status, occupation and earning, education, political awareness, social needs and problems, family planning and social services etc issues. Among the districts of Faridpur, Barisal, Comilla, Dhaka, Noakhali, Patuakhali, Mymensingh, Rangpur, and 24-Parganas; and Medinipur of India were noteworthy in the study. Most of the squatters had been existence at least for 5 years. The slum dwellers were settled in the city in relation to the old settlers either in respect of home district or kinship. They left their rural residence owing to unemployment or natural calamities. A large number of the respondents were the heads of the family and of them male and female were 91.1 and 8.9 per cent respectively. Most of the respondents were illiterate (69 per cent), while 24 per cent were literate and 7 per cent received primary education or above, 90 per cent were married, 2 per cent were single and 8 per cent were widow or widower. Total number of children of the respondents were 496 and dependency ration is 100 : 125 . The previous occupations of the respondents were farmers, day labourers, factory workers and their present occupations are day labourers, rickshaw pullar, business, peddler, maid servants, shop-keeper etc. The average monthly income of the families is Tk. 358/-.

Houses of bastees are built of bamboo, plastic mating, plastic paper etc. Most of the houses are built by the relieve and a small portion was rented. Of the respondents 79 per cent had one room and 17 per cent two rooms. On an average, there were 2.8 voters in each family. In the parliamentary election in 1973, 99.5% male and 94% female cast their votes. That indicates the political awareness of the slum dwellers. There are many problems in the *bastees* and most of the respondents feel the necessity of civic services in the slum areas and they hope that the government will fulfil their needs.

The study is only a sample survey, it does not represent all social features of lives of the slum dwellers due to small sample size. Only two investigators collected data within a month. In fact, it is a short and simple research on the slums and not helpful to formulate the action plan for developing the conditions of the slum dwellers.

Though the study had been initiated in the early stage of Bangladesh, it contributed much to know the conditions of slums and their dwellers. The author must be thanked for presentation of the study, a pioneer exertion in the study of slums.

7. Department of Social Welfare Government of Bangladesh, 1980

It is a research report. It was conducted to know the situation of the urban poor and to find out the services to meet problems, which impede the lives of the slum dwellers as well as of the urban population. The study has been divided into four parts.

Part I covers the history of Dhaka from Moghul period to today. Methodology, objectives etc. have also been inserted in this part. Social survey is the major method used here. Two types of interview schedules were used by the investigators for collecting required information from the respondents. A total of 500 households were selected for the study. The main feature and objectives of the study were: to explore the socio-economic activities and scope of rehabilitation through community development programme for the *bastee* dwellers.

In the part II the major findings of the study have been discussed. Of the dwellers, 92.25 per cent were Muslims and 7.77 per cent were Hindus. Above 73 per cent of the population were exceeding

five years and were illiterate. The major occupations include rickshaw pulling, petty business, day labour, governments' work, begging and so on.

Most of the households use tap-water, and one-third of them use private domestic tube-wells. Their food habits were very general and they always took rice, wheat, pulse, and vegetables. Meat, fish, egg and milk, the protein items, rarely were consumed. A large majority of the people did not use the family planning methods. Only 20.58 per cent are aware of the practice and methods of family planning.

Part 3 and 4 were set for tables and questionnaires. The study was conducted on the large number of samples but its findings were centered on some variables. All of the tables are simple and single type. Moreover, the research is guided and conducted by the Social Welfare Department of the Government of Bangladesh. So, this followed the interest of the Government and it is in most cases biased, not neutral. Though there were some limitations, the findings of the study are significant and its findings may be needed for the development of the urban poor.

**8. Kamal Siddique et. al.
University Press Limited (UPL),
Dhaka, 1993**

“Social Formation in Dhaka City”, is an exceptional collective study in various fields of urban life. The theme of the work was social aspects concentrating mostly in the 19th and the early 20th century and the scope of the research was limited to the study about population growth, civic amenities, physical and spiritual planning, housing, slums and squatter settlements, rural urban migration, urban- economy etc. The study was launched in 1984 and completed in 1989. The book had eight chapters with preface, annexation, bibliography and index.

The first chapter, presented an overview of Dhaka City including methodology of the study, location, history, population, density, population growth, land features, industries, occupations, basic amenities and services available. This chapter was the summary of the study. According to the BBS report in 1981, population density per square kilometer was 15,320, sex ratio was 141, literacy rate was 15.8 per cent and average household size was 6.0 persons. The occupation composition of Dhaka City people was Government and semi-Government services, trade and commerce, manufacturing, utilities, construction and transport etc. The main way of gaining land was to purchase 60 per cent followed by intermixture 36 per cent and gift and other sources 5 per cent.

Chapter two dealt with household conditions of Dhaka City. This chapter is a separate study on Dhaka City which was a sample survey to find out socio-economic background of the household heads including age, sex, language, religion, present and past address, education, marital status, occupation, duration of residence etc. It

showed us the socio-economic characteristics of family members, communication and relationship with relatives, housing condition including access to water, gas, sanitation, drainage, and other basic amenities of city life. It also provided certain information about economic system, family planning, foreign aid, land reform etc.

Chapter three discussed the general characteristics of the household heads and its members including family members, education, occupation, income and expenditure, property, living conditions and social lives, etc. Most of the citizens of Dhaka City were migrants. Near about 87 per cent household heads visited their respective villages at least once a year 62.1 per cent household heads had received higher education and only 10 per cent had got lower than S.S.C levels. About 42 per cent of the respondents had no land in Dhaka.

Chapter four had highlighted the conditions of the richest people of Dhaka City. It was an in-depth study of the behaviour of the rich people for analysing dominant trends (economic, social, political and cultural) within the urban society. Two aspects were focused in this part : (1) Identification of the rich people; and (2). The opinion of the people about rich. Case study method was used to collect data. In this regard, two sets of questionnaire were formed. This chapter was an evaluation and brief description of general characteristics of the richest people of Dhaka City, their family background, and linkage with power holder and rural people, involvement with the media and social organizations and also their hobbies and income occupation.

Chapter five described the formal poor section of Dhaka city. Formal poor was defined as that section of manual working class population who received regular, weekly or monthly salaries or wages. They were not self-employed but were employed by a formal organization whether it was commercial, industrial, educational,

technical, or administrative and private, government or semi government. In Bangladesh, the vast majority among the formal poor section were employed by industry. In 1981, they comprised 1.5 million or 1.6% of the total population of the country.

The residing condition of the formal poor section (low-paid service holders) in Dhaka City is alarming in the context of environment or civic facilities. A section of 44 per cent respondents reported that they lived in rented accommodation, 23 per cent resided in their work place. The major problems identified by the respondents were poor condition of roads, lack of lights and transports, acute shortage of water, lack of gas, poor drainage system and frequent power failure.

Chapter six had mentioned the informal poor section of Dhaka City. The informal poor section were either self-employed or wage employed or on irregular basis. The informal poor section was recognized as the section of floating people, i.e. rickshaw pullers, household workers or servants, etc.

The floating people were defined as the urban poor who live in temporary residence in different parts of the City. They were divided into two groups : (1) People living in *shacks* built illegally; and (2) People living in open spaces of different private or public building. The average age of the floating people was 39 years. The average income of household heads and their families were Tk. 732.59 and Tk. 1013 respectively. The average family expenditure was Tk. 1189. The major expensive item for most of the households were food which cost them on an average 73% of the total family expenditure. Most of the married couples were conscious of adopting family planning methods.

About 44 per cent population of Dhaka City were below 16 years. Among them, the unprivileged section worked in informal or formal sectors for livelihood. This section was known as child labour.

Employing servant was now a common feature of life in Dhaka City. There were about 231000 servants in Dhaka City. Only 80 servants were selected and interviewed for the study. They were divided into two groups named part time and full time worker. Their average age was 17.75 years.

Rickshaw pullers constituted the single largest occupational group among the floating people of Dhaka City. About half of the rickshaw pullers were married, only half of the married rickshaw pullers lived with their families in Dhaka and average number of family members was 5.

Chapter 7 made a statement on beggars, prostitutes and criminals of Dhaka City. This chapter shed new light on their lives and provided sufficient data and information. Basically, those were the non-productive sections and it was created through socio-economic situation, especially party, unemployment and bad attachment. Beggars were that segment of the population who lived mainly on charity. In 1989 there were 10,000-20,000 beggars in Dhaka City. Beggars might be old or young, a male or female professionals and with or without residence etc. All of them sought charity, alms, money, cloth or food. They might be begging out of necessity but sometimes also as a part of religious belief or habit.

In Bangladesh prostitution refers to that segment of the female population who were engaged under force or voluntarily, legally or illegally, full time or part time, on regular sexual acts for material gain. Poverty was the main rhyme or reason behind this. According to police estimation in 1989, there were 25,000- 30,000 prostitutes in Dhaka City. There were four kinds of prostitutes in Dhaka City such as, brothel prostitutes centred round hotels, film industry and office area and street walking or floating prostitutes. Crime was another social problem in Dhaka City. Major crimes of Dhaka City included

theft, house breaking, rioting, assault, snatching, burglary, hijacking, *dacoity*, kidnapping, forgery, cheating, murder, rape, prostitution, manufacture, sale of illegal arms and ammunition, food and drug adulteration, smuggling, gambling, crime against women including acid throwing, teasing of girls, trafficking in drugs etc.

Chapter 8 captured the salient characteristics of major classes of people in a historical perspective of Dhaka City. The major classes were identified here as change agents. The change agents were the potential political persons who were in various formal and informal sectors. The formal change agents were the proletariat, officials, teachers, workers and business person; the informal change agents were *tokais*, rickshaw pullers etc.

“Social formation in Dhaka City” was an exceptional book on the lives of Dhaka City and its related issues. The study was a collection of many other studies, which were conducted in most of cases in the 80’s. The main theme of the study was the basic characteristics of urban lives, socio-economic problems and services. This book was descriptive, not analytic and suggestive. The subject matters of the book could not assess the need and necessities of the urban population. Moreover, this book did not represent actual formation of social lives in different issues of Dhaka City. Despite having limitations, it was an exceptional study in the field of urban studies in Bangladesh.

9. Dhaka Municipal Corporation (DMC) & Centre for Urban Studies (CUS) Dhaka University, 1983

The Dhaka Municipal Corporation (DMC) desired to initiate some programmes for improvement of the situation of the slums in Dhaka City on the basis of surveys. The Centre for Urban Studies (CUS) of the Geography Department at the University of Dhaka was selected to conduct the study. The report had five sections comprising two maps, twenty-two tables, and two sets of questionnaires (both in Bangla & English) and covered by 132 pages.

In the 1st section, the author mentioned the background of the study, scope and objectives, methodology, presentation of findings and design for household and land characteristics. There were three major objectives of the study : (i) Identification and mapping of slums and estimation of the slum population of the city; (ii) the identification of the socio-economic characteristics of the slum dwellers; and (iii) offering suggestions for the improvement of the physical environment of the slums and socio-economic rehabilitation of the slum dwellers. But the main objectives of the present study are to assess the socio-economic and demographic life of the slum dwellers in Dhaka City, especially, the life and living pattern of Sarder-er-Tek slum at Agargaon area.

A total of 771 slums were identified for the study and its population was 7,30,000. The slums were divided into three zones. The old city zone, the middle city zone and the new or peripheral city zone. But this study is an ethnographic one, which collects basic information firstly all of the household units (510) and secondly, it has attempted to elaborately discuss in a proper research framework by collecting information on 25 per cent of the household units i.e. 128 households of the slum.

Section 2 of the study under review discussed the identification and mapping of the slums and estimation of the total slum population and areas covered by the slums. The major part of the section offered general description profile of the slums. This was based on the findings of the slum land checklist. Over 50 per cent of the slums of the city were located on low land with poor drainage system and flooding condition. Most of the slums were situated on the side of the tanks, ponds, *bil* (low-lying marshy lands) or at the edge of railway roads. About 34 per cent of the slums had been constructed during post independence period. Most of the slums were constructed on private land. There were three groups of land occupancy owner, tenant and free occupants. Most of the slum people were tenant occupants followed by the owner and free occupants. Most of the houses were made of tin and bamboo.

There were four major sub-sections such as (a) Land, house ownership, housing arrangements and utilities; (b) Demographic and migration characteristics' (c) Economic situation; and (d) Social characteristics. This was the section where the main theme of the study had been described. The collected information were based on the household level socio-economic survey. The survey was conducted in 1000 sampled households.

Section 4 analyzed the existing and potential slum development programmes in the city. Many departments, agencies and authorities of the national government, district administration, Dhaka Improvement Trust (DIT) and the Dhaka Municipal Corporation (DMC) were providing various services to meet the problems of Dhaka City. The beneficiaries of Governmental programmes in the city were mostly either middle class or lower middle class people. The programmes were not found beneficial to the slum dwellers.

The study findings recommended the following measures:

A. Long term national level approaches towards ameliorating slum problems

- (i) restriction on the fresh entry of the low income migrants into the City of Dhaka; (ii) development of industrial satellite town to absorb migrants; (iii) planned and decentralized urbanization; and (iv) rural development.

B. Approaches to be taken at the city level authority:

- (i) comprehensive programme to improve the physical and socio-economic condition of all privatizing slums in the city; (ii) upgrading programmes in the large slums; (iii) implementation of urban renewal programmes; (iv) development of new areas for the low income people of the city; (v) implementation of major housing schemes; and (vi) research, monitoring and review of slums on regular basis.

The study was conducted through a sample survey; it did not conduct the census of the slum area. The study emphasized on socio-economic aspects. It was a descriptive study on slum people, who were below the poverty line. The findings and recommendations were not so strong. These were not so applicable in the present situation. Despite having limitations, the study was helpful in the study of slums in Bangladesh and to undertake and implement the measures taken for solving the problems of urban poor people.

10. Nazrul Islam (edited)
Centre for Urban Studies, Dhaka,
May, 1996

This book was the printed version of the comprehensive summary report of the study on the urban poor in Bangladesh prepared by the Centre for Urban Studies (CUS) for UNICEF, Bangladesh in March 1990. Researchers, action planners and programme implementors widely used the report, even in its mimeographed form. This book included ten parts of which first one was the introduction prepared by the editor himself and the last one recommendations made by CUS study team.

Part-1 contained introduction of the study, which include background, objectives of the study, process and method of the study and the name of the report. The study was proposed to have been conducted in two phases. At phase-1 a report was prepared based on secondary materials and at phase-II primary data were gathered.

Part - 2 described urbanization, urban growth, and policy implications prepared by two authors. In Bangladesh, 22 million people lived in urban areas. The level of urbanization in Bangladesh was low but the pace of urbanization was very high, which was more than 7 per cent in the recent decades. The partition of India in 1947 intensified the pace of urbanization in erstwhile East Pakistan. Some factors were responsible for this pace of urbanization. The factors were: large scale immigration of the Muslims from India after 1947, development of new centres of trade, commerce, industries, and administration in the region after having a new political status. Besides, rural urban migration and natural growth of urban population, the extended urban areas inclusive of all 460 upazila

towns attracted people. The rapid urban growth brought about socio-economic and cultural upliftment for a section of people but the overall urban environment was deteriorated and the poor begun to live a substandard life.

Part-3 focused on urban administrative structure and municipal finance prepared by another author. Besides, under the four Municipal Corporations there were 12 (class I), 28 (class II) and 44 (class III) pourashavas. Each corporation and pourashava was subdivided into wards.

Part-4 described The urban poor: Definition and Magnitude prepared by Nazrul Islam. It defined urban poor as the people who cannot afford to meet basic needs with their own income: Basic needs include food or nutrition, clothing, primary health care, education and shelter. Causes of poverty in Bangladesh include colonial rules and exploitation by colonial rulers, recurrence of natural hazards, limited natural resources, population explosion, dependence on foreign aids and loans, drainage of resources from the country, poor quality of human resources, administrative and managerial weakness and widespread corruption etc.

Part-5 presented the article Demographic and Social Structure of the Urban Poor written by A.Q. M. Mahbub and Hafiza Khatun. Most of the households of four municipal corporations were male headed (94 percent) and only 6 percent of the total households were female headed. Two- third of the total households in the four major cities were nuclear type, about 12 per cent were extended or joint families, and the remaining families belong to the single people. The average size of household in Bangladesh was 5.7 while it was 5.9 in the urban areas. The average size of households in Dhaka, Chittagong and in Rajshahi was 6.3, 6.0, 5.3 and 7.8 respectively. The rural people had been shifted to the urban areas. Their reasons for

migration include landlessness, poverty, unemployment, economic crisis, job/earning opportunities, seeking job, business, getting charity, loss of property, natural hazards and begging.

Part – 6 presented Health Profile of the Urban Poor written by K.M. Fariduddin and Amanat Ullah Khan. The health situation of the urban poor was extremely in precarious condition. In fact, mortality rate, child mortality rate, crude death rate, crude birth rate of the urban poor were 152 per live births, 114 per 1000 (1 to 5 years), 48.62 per 1000, 39.28 per 1000 respectively. Population growth rate was 3.30%.

The report reveals that at any time about one third of the population in an urban poor afflicted with diseases. The most prevalent diseases were scabies, diarrhoea, respiratory tract infections, helminthiasis, gastritis, typhoid and measles. The urban poor received their health care from district at city hospitals or from the national hospitals. They were often found to seek medical services from homeopaths, *kabiraj* and quacks. It deserves mention that the urban poor also received medical facilities from various NGOs.

Part – 7 denoted educational situation of Dhaka City. Rapid urbanization and movement of the illiterate poor people to urban areas increased the rate of illiteracy in these areas. Besides this, shortage of educational institutions, low participation rate of children and high drop-out were the major obstacles to the programmes of education in the slum areas. It was considered that urban literacy was higher than rural literacy, but the rate of rural literacy was increasing faster than the urban literacy. The non-formal education programme was mainly for the urban poor. In this connection, about five types of non-formal education programmes were identified and they were :

- a) Non-formal primary education organized by BRAC,
- b) The underprivileged children programme (UCEP);

- c) The Feeder School Programme of one NGO
- d) The *Pathakali* (street boys) school programme and
- e) The non-formal education programme of the maktabas and madrashahs. The programmes were mainly formulated by the NGOs.

The government support for educational purposes in the slum area were very poor. So, there were non-formal schools in the slum areas and only 18 per cent of children were going to primary school. But the quality of education and environmental facilities were inadequate required for education.

Part- 8 denoted water and sanitation situation of urban poor. The water and sanitation situation for the urban population was alarming. It was observed that in some location slum dwellers bought water for drinking purpose from local taps spending taka 0.50 per jar. Only 37 per cent of slum dwellers got sufficient safe drinking water. The average distribution of population per tap/tube-well was about 1000. Ten per cent of the slum households got their drinking water from wells, ponds etc. Most of the urban poor people used *kutchas* latrines without water seals. In the slums almost 90 per cent of the families were shared latrines with others. About 26 per cent released themselves on the side of the railway roads and drains. Only 20 per cent of the households in the slum probably had municipal garbage dustbins. Diseases of various types were frequent here.

Urban poor in the small towns normally dig a hole in the ground for latrine purpose. More than 60 per cent of the urban poor just dump their garbage on the road or on the ground. The situation of this slum (according to the study) differs from reviewed study. The slum dwellers mostly get water from the tubewell. So, it is not necessary to dig the hole for getting water. They also throw their garbage on the road or their compound.

Part- 9 presented the employment and income characteristics of the urban poor. About 40 to 50 per cent of the urban population was estimated to be poor and they were involved in various economic activities in city life. The urban poor holding lower levels of the employment structure of cities contributed significantly to the urban economy. The poor people were employed in both informal and formal sectors. In the formal sector, the types of occupation were factory labour, less skilled technicians like electricians, plumbers, repairman, service holders like clerks, office assistants, typists, lift operators, peons, security guards and others. The informal sector included manual labour, transport labour, various types of craftsmanship, trade and business. The CUS study presented the occupational pattern of the head of the household and there were 80 different types of occupations of the male. The female members were found belonging to only three occupations, namely, maid servants, *ayas* and housewives. Among the male heads the most commonly occupation was rickshaw pullers (23 per cent). The upper limit of the monthly income of the households was set at Tk. 2600/-. About 31 per cent of the families earn from Tk. 501/- to Tk. 1000/-. About 34 per cent of the families earn between Tk. 1001/- to Tk. 2001/-. A few numbers of the families earn more than Tk. 2000/- per month.

Part – 10 describe land characteristics, housing and services for the urban poor. Access to land and housing was crucial to the survival of the poor in the city. But due to the extreme scarcity to buildable land, high demand from all income groups and consequent high price and also partly due to the planning, policy and practice, the urban poor were extremely marginalized in-terms of access to land. The overall urban residential density and housing occupancy ratio had assumed critical situation particularly for the poorer sections.

In Dhaka, 56.63 per cent of the total population hold no land. The low income groups in Dhaka constituted about 70 per cent of the population who had access to only 20 per cent of total land was occupied by the remaining 30 per cent of population. A section of 66 per cent of the poor of metropolitan cities lived as tenants, subtenants or free dwellers. Only 33.7 per cent of the poor lived in their own houses. Many families in the metropolitan areas were totally rootless and had no land or house anywhere in the country. Due to rapid growth of population, the need for housing was increasing in the urban areas but the rate of increasing housing stock was not sufficient. The inevitable result had been the proliferation of slums and squatter settlements, which, in some cities, held upto 60 per cent of total city populations.

In the urban areas 15.72 per cent of the houses were all *pucca* with concrete for both wall and roof, 8.16 per cent were semi-*pucca* with walls brick roofs C.I sheet, 11.92 per cent were *kutchha* with semi-permanent materials like C.I sheet and wood and 64.18 per cent were attached with very temporary materials. About 68 per cent of all urban poor households lived in single units, 20 per cent had two small rooms and at least 5 per cent had to share a room with other families. In urban areas, per capita living space was 54 sq. ft. which was higher than the national average (48 sq. ft.) and the rural average (47 sq. ft.).

People's access to various basic essential services was very limited in Bangladesh. In urban areas, however, the situation was slightly better but not necessarily in the urban poor areas. In the urban areas, 44.34 per cent households had access to electricity but only 20 per cent of the urban poor had access to it. On an average 11.71 per cent of the urban household in Bangladesh were using gas, 26 per cent had tap water system in their houses. A number of

housing and areas development programmes had been implemented or in the process of implementation by the government in Dhaka, Chittagong and 5 other smaller cities and towns with funding support from the World Bank, UNDP and UNICEF.

Part- 11 presented about transport use and the life of urban poor. Transport sector in Bangladesh was underdeveloped and no significant change in its position took place the Pakistan period. After the war of independence, the Government of Bangladesh took a number of policy decisions and actions in order to improve the facilities and services of the transport sector. It was found that most of the urban poor do not use any transport, rather they went to their working place on foot (82.29 per cent) and only a small portion of the urban poor (7.53 per cent) used transports like bus, minibus, rickshaw and bicycle. The urban poor spent more than 50 per cent of their income for food alone and the rest was spent on clothing, footwear, personal effects, fuel and lighting, kitchen equipments, house rent and others. After meeting all these essential expenditures the urban poor of various income groups were left with very little money to spend on transportation. In Dhaka City, more than 28 per cent of the household heads were found to have been absorbed in the transport sector, more than 23 per cent being rickshaw pullers alone. These people belonging to the urban poor were found to work in transport sector as drivers of cars, taxis, trucks, buses, auto-rickshaws and pushcarts.

The last chapter of this book furnished the recommendations given by the CUS study team for the development of the situation of the urban poor in Bangladesh, 1990. Studies on urban poverty situation should be immediately undertaken based on primary surveys. The policies and programmes of the Government in alleviating urban poverty need forgetting the beneficiaries. The urban

poverty alleviation programmes and the projects should have an integrated approach to achieve desired goals. Community based organizations should be supported by the Government agencies like Social Welfare and municipal authorities to work on environmental sanitation, education, health, nutrition and family planning programmes. The quality of educational services should be improved. Specific programmes should be taken for the improvement of overall water, health and sanitation situation. Innovative and non-conventional approaches should be devised to increase employment opportunities to enhance income levels of the urban poor and to alleviate poverty.

Ten study-works had been reviewed in this chapter. The duration of those research works were in the 1970's to 1990's. Almost all the studies focused on the situation of slum community. Some study concentrated on the life and living pattern of slum dwellers. Though the previous conditions had been changed in respect of their daily life and socio-economic pattern. The present study differs in some areas including recreation, political view, religious beliefs, social problems, kinship pattern and civic facilities. This study also attempted to present a complete picture of the slum dwellers which were missing in the reviewed studies. Of course, those studies were the pioneer ones and pre-thinking of this dissertation and greatly extended health for assessing the real picture of the slum community.

Chapter TWO

The Sarder-er-Tek slum and It's population

This chapter deals with the location of the slum, its residents and housing pattern, and other demographic and ecological characteristics. The housing pattern and their construction materials are important features of slum life in Bangladesh. The migrating poor families from rural areas usually take shelter in the urban slums and live here in a disordered environment almost like the rural one. The dwellers of slum under the study have been found to come from remote areas of the country and most of them are from village environment. It has noticed that the families of the slum have been here for more than a decade i.e. 12 years on an average. With the gradual passage of time, they have somehow adjusted themselves with the urban-poor culture deserting the norms and manners of their rural life. In a great majority of cases, the rural houses of the present slum dwellers are found *kutchha* but they are not as congested as the houses of slum usually picture. The rural homestead was permanent, and each family, as was found, held the ownership of its respective house. But, here in the slum the ownership of houses and permanence in urban life are quite uncertain and opposite to those of the rural life. It is, therefore, said that a large section of the urban population were compelled to create their homes on pavements or in slums through desperation. As a natural consequence, they are mostly denied legal recognition, and they live in a precarious condition that is subjected to frequent brutal and forced evictions. Not only families, often the entire community has been driven out of their homes by bulldozers and riot police. Too often, they have been evicted in the name of development of slum. Again they are found to start slum life and get engaged in the struggle for survival.

Slum is a suitable living place at the minimum cost for an unprivileged shelterless community. The features of slum life and other relevant observations are: the state of the slum is inconsistent and thus unsuitable for residence. Still people take shelter at slums, continue their living which creates mutual bond of invisible thread between one another through whole hearted co-operation though the slum is an undesirable place for residence.

2.1 Physical Location of Sarder-er-Tek Slum

A good number of slums are located at Agargaon area. Agargaon is located in the Ward No. 41 of Dhaka City Corporation (DCC) under Mohammadpur Police Station. As the earlier studies show, squatting in Agargaon area first began in 1965, and hence it has been continuing till today. It was learnt that a land acquisition programme was started in 1962 by the then Pakistan Government under the First and Second Master Plans of the Dhaka Improvement Trust (DIT). The Second Master Plan was, however, implemented partially after liberation war by the Government of Bangladesh in 1973. At one time the authorities allotted land to various offices, and made a first attempt of evacuation, the bulldozing but ultimately could not check the migrants from squatting (Majumder, 1996). The poor migrants have taken shelter here because it is located in the heart of the City and its land is even enough for squatting. The migrants were too inspired for squatting due to the standing of slums here. In this way, the expansions of slums continue to increase numerically in the area. Three other attempts were also made by the Government to control it first in 1983, then in 1985 and lastly in 1999. But the squatters were found to have overcome them and they kept on growing.

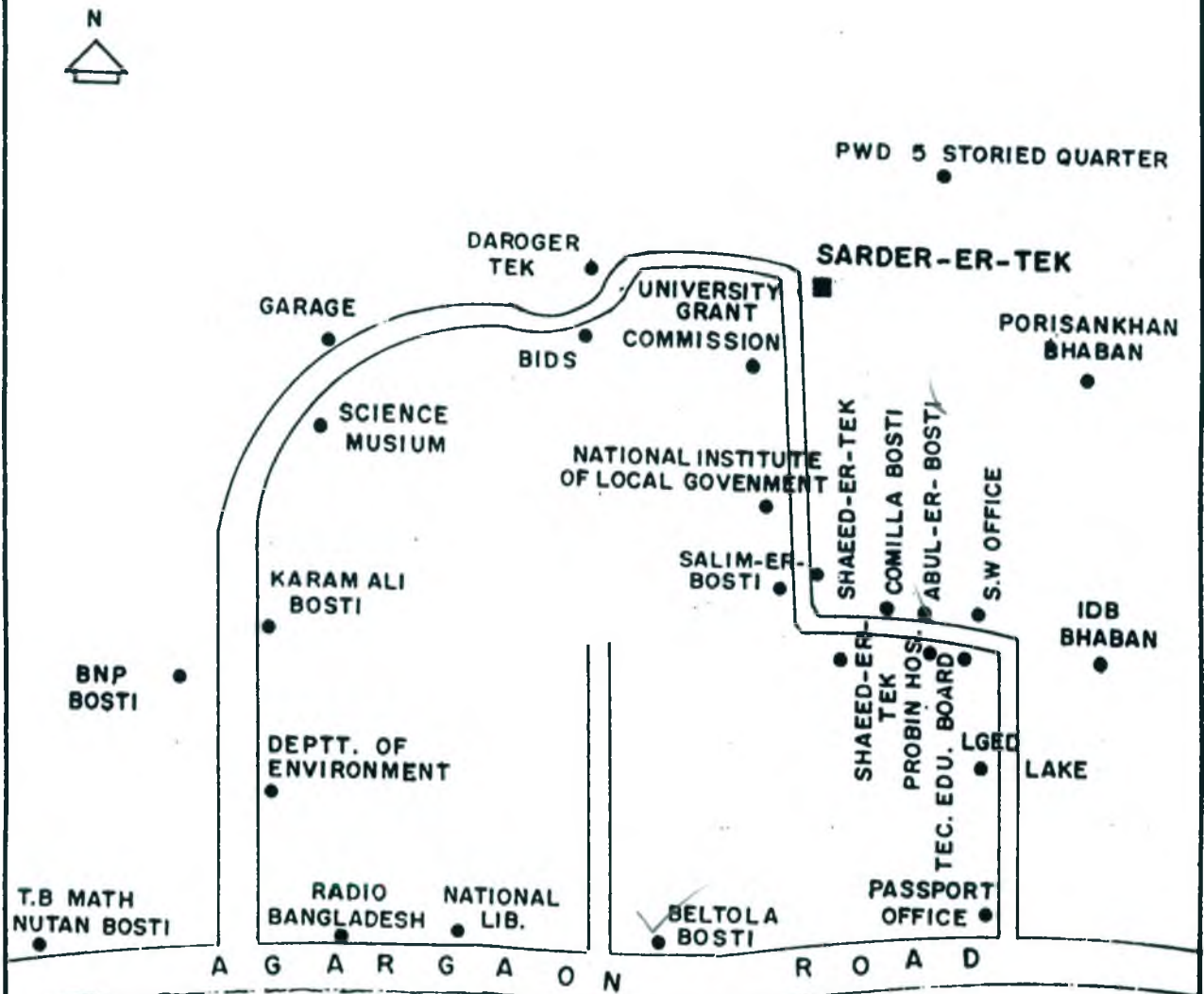
With the passage of time and in view of necessity, many Government and Non-Government offices mainly Head Quarters have been built along with the growth of slums at Agargaon area. To the south of the squatter settlements there is Agargaon Road, Mirpur Road at the eastern boarder, in the north there is a residential area and in western side the dividing line is Shyamoli Road. According to an enumeration, there are about 14 Government and Non-Government office Head Quarters and organizations, and 11 squatter settlements within this Agargaon area. The Government and the Non-Government Offices and organizations located here are Bangladesh Betar, National Library, Department of Environment, Science Museum, Bangladesh Institute of Development Studies (BIDS), University Grants Commission of Bangladesh (UGC), Public Works Department (PWD) National Institute of Local Government(NILG), Department of Social Services, *Probeen* Hospital, Technical Educational Board, Local Government and Engineering Department (LGED), Passport and Immigration and Islamic Development Bank (IDB). The squatter settlements in the area are named as T.B Math, Natun Bosti, BNP Bazar, Karum Ali Bosti, Daroger Tek, Surker-er tek, Salim-er Bosti, Sheed-er-Tek, Comilla Bosti, Abul-er-Bosti, Beltola Bosti (see Map # 1). Among the squatter settlements BNP Bazar is the oldest, and the largest one is known as Chhatian Nagar.

Sarder-er-Tek is an old slum of moderate size at Agargaon. It is located on the North-East side of this area. It is adjacent to the main road approaching the UGC; to the west the NILG and Porisankhan Bhaban and Government Staff Quarters, to the East the PWD Quarters and a ditch, to the north the street and a school in the south.

There are a number of small grocery shops, some tube-wells, *kutchha* latrine and about 510 huts in Sarder-er-Tek slum. There is a mosque on the northern side and a school at the centre of the settlements (see Map # 2).

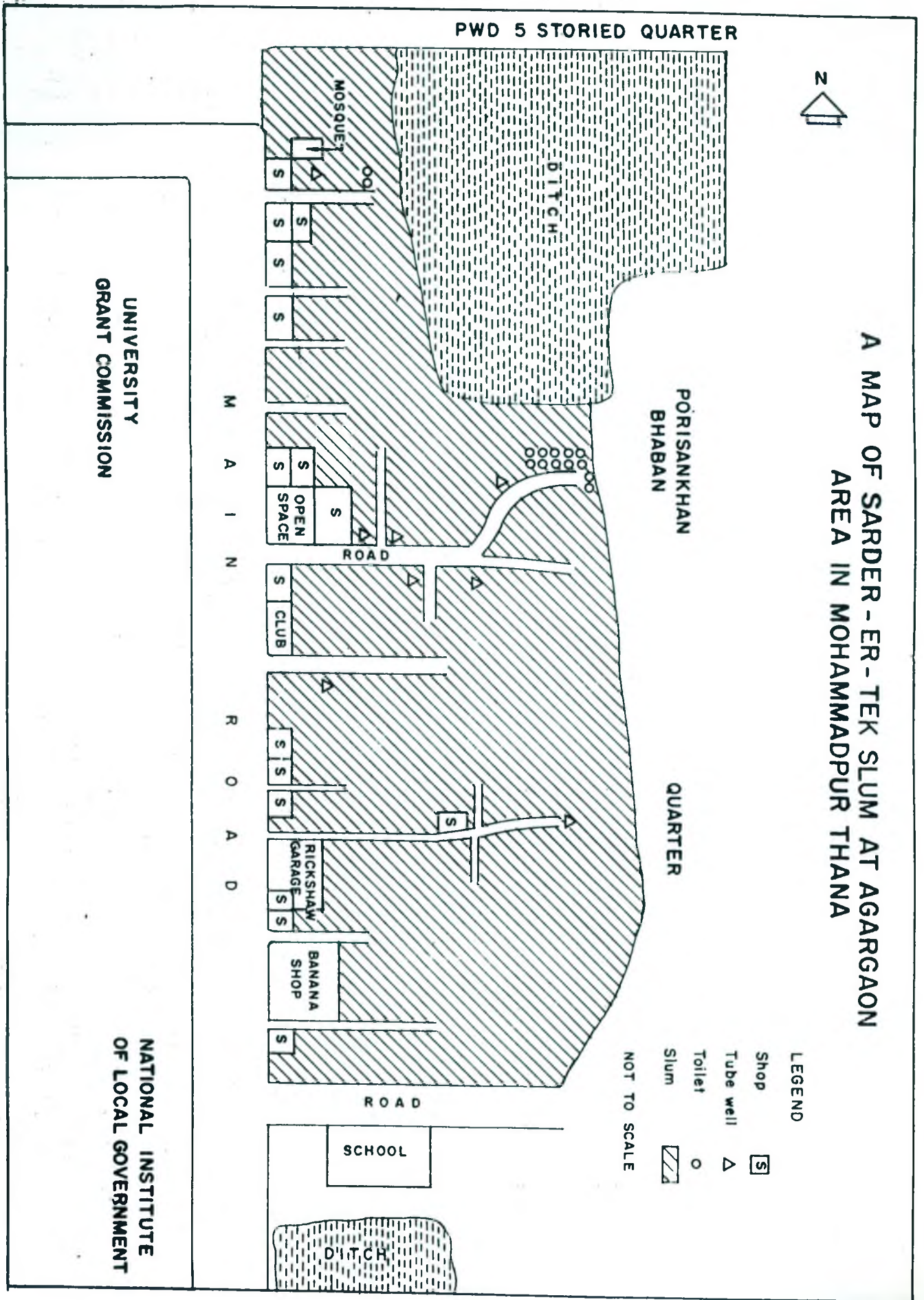
Map no. 1

A MAP OF AGARGAON SLUM AREAS IN MOHAMMADPUR THANA



NOT TO SCALE

Map no. 2



2.2 Settlement Pattern

Most of the slum dwellers have been living in Sarder-er-Tek slum for a long time. As an old slum, the residents of Sarder-er-Tek are old settlers. The dwellers have migrated from different parts of rural Bangladesh. The creation of slums in city areas are mainly due to the migration of the rural poor people. The experience of the last three decades has shown that the rate of urbanization has quickly proceeded, the increasing rate of urban population is 6.7 per cent per annum compared with rural population which grow by 2.3 per cent during the same period (Chowdhury : 1980). The rate is perhaps more than what was experienced in the 1980's.

2.2.1 Home Districts

The poor people migrate from rural to urban areas like the Dhaka City for earning livelihood, and they usually take shelter in the slums. This is how the number of slum dwellers vis-a-vis squatters are gradually increasing in the Dhaka Metropolitan City Area. During the last 20 years a total of 1734 slum clusters (80.4%) were established, developed with the rate of 87 settlements per year on an average. A total of 867 are 50% of the total were developed in the first 10 years (1972-1981). However, it is observed that the growth of slums in the 1980's was higher than it was in the 1970s. During the latter decade, the city accommodated 106 (49.6%) new slums or about 107 bustees per year (Arifeen and Mahbub, 1993). And the growth rate of slums is higher than that of the other urban community. People mainly from Dhaka and its nearby districts were found to have gathered here in the city. Some distinguishable factors might have influenced the rate as well as the trend of migration of rural people to

Dhaka City from different districts. Firstly, physical distance of the districts from Dhaka is an important factor since it has been noticed that majority of slum dwellers came from nearby districts; Secondly, over-population and poverty-situation prevailing in some districts like Faridpur, Mymensingh and Jamalpur have pushed the rural poor to proceed to Dhaka; Thirdly, the migrating nature of people of some districts like Comilla and Noakhali is again an important factor for assessment of the situation under discussion. (Begum, 1994).

In the present study, it is found that most of the slum dwellers have migrated from 48 districts in the country. Among the migrants large percentage came from Madaripur (13.33%), Brahmanbaria (13.14%), Barisal (11.18%), Comilla (11.18%), Bhola (4.9%), Mymensingh (4.5%) and Shariatpur (1.96%). The rate of migration from Narsingdhi, Jamalpur, Faridpur, Bagherhat and Manikgong is under 2%. The rest of the migrants came from other 31 districts like Rajbari, Sherpur, Netrokona, Gazipur, Manikgonj, Magura, Jhalkati, Chandpur and so on. The details of it were showed in Table No. 2.1.

The heterogeneity in respect of residential origin of the migrants in many cases is higher than that of those in other slums in the city, as found in other studies so far.

The slum dwellers in some cases have come to Dhaka from remote areas of the country, they were born in villages and passed their early life there. And this is also clear from the table presented below. It may also be explained from geo-ecological view-point that the slum dwellers have mainly come to Dhaka from the riverine areas. Besides, occurrence of natural calamities, people having less or no employment opportunity in their own areas, they migrated to the city in search of employment. In this regard other relevant studies also supported these views through depiction of the same picture.

Table 2.1

Percent distribution of the households of Sarder-er-Tek slum about their Permanent Residence by home districts.

S/Nos	Permanent Residence/ Home Districts	Frequency	Percentage
1	Madaripur	68	13.33
2	Shariatpur	10	1.96
3	Barisal	57	11.18
4	Comilla	57	11.18
5	B.Baria	67	13.14
6	Mymensingh	23	4.51
7	Bhola	25	4.90
8	Jamalpur	07	1.37
9	Gopalganj	07	1.37
10	Faridpur	23	4.51
11	Narshindi	08	1.57
12	Chittagong	03	0.59
13	Khulna	05	0.98
14	Dhaka	14	2.74
15	Noakhali	10	1.96
16	Narayangonj	08	1.57
17	Patuakhali	05	0.98
18	Munshigonj	05	0.98
19	Hobigonj	01	0.20
20	Norail	01	0.20
21	Jessore	04	0.78
22	Perojpur	20	3.92
23	Kishoregonj	05	0.98
24	Others	77	15.10
Total		N=510	100.00

Note: The table is based on the census data

2.2.2 Length of Residence

As has been said before, the rural poor people have migrated to different cities particularly Dhaka in quest of livelihood. In most cases, they are not found to return to their permanent residence in the home districts. They have begun to reside in different parts of the city. The trend of migration among the rural people has substantially been increased after liberation due to the economic uncertainty during famine in 1974. Most of the migrants have built up slums or taken shelter in slums for habitation. According to the present study, the respondents have been living in Dhaka for 17 years on an average and particularly they have been living in the present slum for 12 years. They lived in different slums or places before coming to this slum and the duration of their stay in other slums was about 5 years.

A good number of the slum dwellers came to the slum directly from the rural areas and have been living till now. The reasons may, however, be stated as (i) the slum is the most suitable place for living at minimum cost; (ii) acquaintances and close relatives live here; and (iii) a considerable number of the dwellers live here due to close vicinity of the working place.

Table 2.2

Distribution of respondents according to their length of residence in Dhaka.

Length of residence in Year	Frequency	Percentage
0-5	14	10.94
5-10	18	14.06
10-15	25	19.53
15-20	27	21.09
20-25	16	12.50
25-30	15	11.72
30-35	10	7.81
35-40	02	1.56
40-45	01	0.78
Total	N= 128	100.00

The table no. 2.2 shows that the length of residence of the respondents in Dhaka is of various duration . Of the respondents 21.09 per cent have been living in the slum for 15-20 years; 19.53 per cent for 10-15 years; and 14.06 per cent for 5-10 years. About 34 per cent respondents have been living for more than 20 years.

Previously mentioned that the Sarder-er-Tek slum is adjacent to the main road and it is situated on the plain land. The slum dwellers have reported that there is a *samity* in the community, and it plays an important role for the preservation of law and order situation. The slum dwellers have been living here in a greater safety and security in spite of many social problems hindering development.

Table 2.3

Percent distribution of the respondents according to the length of residence in the present slum.

Length of Residence (in year)	Frequency	Percentage
0-5	32	25.00
5-10	25	19.53
10-15	33	25.79
15-20	13	10.16
20-25	11	8.60
25-30	13	10.16
30+	1	0.79
Total	N=128	100.00

Average = 12.07 years

The table no. 2.3 reveals that the length of residence of respondents of the present study is of different tenures. The information about the length of residence in the present slum is as follows : 25 per cent for 0-5 years; 25.79 per cent for 10-15 years; 19.53 per cent for 5-10 years and 10.16 per cent 15-20 years. A total of 19.55 per cent respondents were found to have been living in the same slum i.e. Sarder-er-Tek slum for more than 20 years ranging up to 30. The findings reveals that about one fourth of the respondents has been living for a period not exceeding five years. Moreover, about 26 per cent of them have been in the same place for 10-15 years.

About 20 per cent of the respondents have been living at Sardar-er-Tek from 5-10 years.

The life of slum dwellers is nomadic. They migrate from one slum to another. But here, it is found that more than 50 per cent of the squatters of this settlement did not leave the present slum for a new one and they did not go for change. They want to live here not only for opportunities available in this slum but also for avoiding the risk of migration. It may be noted that Sardar-er-Tek is one of the oldest settlements in Agargaon area accommodating a large number of people since its inception.

Table 2.4

Distribution of the respondents according to chronology of their living

Chronology	Frequency	Percentage
Present slum as first slum	80	62.50
As 2nd slum	47	36.72
As 3rd slum	01	0.78
Total	N=128	100.00

Table no. 2.4 shows that a huge number (62.5%) of respondents have been living in the present slum as the first slum. About 37 per cent of the respondents were found to have lived in another slum prior to coming to the present slum. Only 0.78 per cent respondents changed two slums before taking shelter here. It is noticed that the mobility of slum dwellers is higher than the usual trend. The above findings show that the present slum holds more living facilities than those of others. The location of the slum (nearby the main road) is an attraction. In addition, the slum is free from water logging.

In slum both economic and social problems are severe and they co-exist. So, people tend to change slums, and move from one slum to another. The first and foremost reason behind the change is that the slum is not their own property or a place of permanent residence. The dwellers of Sarder-er-Tek had to change slums due to eviction and unstable complexities. Many of them, however, liked to take shelter in a slum having relatively tidy and hygienic atmosphere.

Table 2.5

Distribution of respondents by the causes of changing slums

Causes	Frequency	Percentage
Expecting good environment	07	14.58
Abolition of slum	15	31.25
Building house in another slum	05	8.33
Rude behaviour of house owners	02	4.17
For living with relatives	01	2.08
Increase of house rent	08	16.67
Due to congested living	01	2.08
Joblessness	07	14.58
Fear of terrorists	02	4.17
Total	N= 48	100.00

Note: Number of dwellers changing their squatters were 48.

The table no. 2.5 above table shows that the respondents were compelled to change slums for multifarious reasons. About 31.25 per cent of the respondents migrated for abolition of slum, 16.67 per cent for the increase of house rent; 14.58 per cent for the expectation of good environment; 14.58 per cent for joblessness; 8.33 per cent for building own house in another slum; 4.17 per cent for rude behaviour of house owners; 2.08 per cent for living with relatives, 4.17 per cent for the fear of terrorists and 2.08 per cent due to congested living.

The migration from one slum to another is an integral part of the slum life. The available data also confirm that the first and foremost reason for migration is the inadequacy of living facilities.

More than one third (37.5%) of Sarder-er-Tek slum dwellers would also live in other slums, and the average length of their living in other slums was near about 5 years. The tenure of living in the slum supports the view that they had to require in search of new shelter, and move from one slum to another before the settlement in a certain slum. This may, however, be termed as intra migration.

Table 2.6

Distribution of respondents according to dwelling period they stayed for in the other slums prior to coming to the Present slum.

Dwelling period (in years)	Frequency	Percentage
0-2	16	33.33
3-5	19	39.58
6-8	6	12.5
9-11	1	2.08
12-14	2	4.17
15-17	4	8.33
Total	N = 48	100.00

Note: Average dwelling period is 4.88 years

The table 2.6 reveals that 37.5% i.e. 48 respondents used to live in some other slums before coming to Sarder-er-Tek. Of them 39.58 percent would live in other slums for 3 to 5 years, 33.33 per cent for 2 years, 12.5 per cent for 6 to 8 years, 8.33 per cent for 15 to 17 years, 4.17 per cent for 12 to 14 years, and 2.08 per cent for 9 to 11 years.

The slum dwellers in most cases failed to change life style. They somehow adjusted themselves with the slum life. It is observed that they did not try heart and soul to overcome the miserable conditions. Thus the expectations behind their migration from rural to urban areas for the better living remains unfulfilled.

2.2.3 Arrival of the Slum Dwellers in the City

The dwellers of Sarder-er-Tek were compelled to migrate to the urban areas with a hope of earning economic solvency and prosperity in their lives. The older settlers in urban slums were found to play an important role for the migration of the present dwellers, relatives and acquaintances living in rural areas. It is almost sure that “most often new comers settle themselves having connection with the old settlers either common in home district or kinship” (Qadir; 1975 : 26). The new settlers, in most cases, came here with the help of relatives and acquaintances. So there exists an excellent identity in respect of social status and background between the old and the new settlers in this slum also. The arrival of the dwellers in the city took place about 16 years back. And thereafter most of the respondents took shelter in the slum and a section of the respondents, as reported took shelter with relatives or known persons elsewhere. But later on, many of them took shelter in the same slum and got acclimatized.

The dwellers at Sarder-er-Tek slum have been living for a long period. It is one of the older in Dhaka City as hinted before and the oldest of all slums at Agargaon area. Most of the dwellers, as is found, took shelter in this slum after liberation. The average length of residence here is over 16 years.

Table 2.7

Distribution of respondents according to the tenure of their arrival in the Dhaka City

Arrival Tenure (In years)	Frequency	Percentage
0-5	20	15.63
5-10	17	13.28
10-15	22	17.19
15-20	25	19.53
20-25	15	11.72
25-30	19	14.84
30-35	10	7.81
Total	N=128	100.00

$\bar{x}$ 16.21 years

The respondents have been residing in the slum for quite a long time. A section of them came to Dhaka City and took shelter in the slum and did not go back to their permanent address. Among the slum dwellers more than 19 per cent has come for 15-20 years; and 17.19 per cent for 10-15 years; 15.63 per cent for 0-5 years and 14.84 per cent respondents for 25-30; years 13.28 per cent for 5-10 years; 11.72 per cent for 20-25 years and 7.81 per cent have been living in this slum for 30-35 years. The previous data, hint that the residents of the slum have been staying here for a long time than those residing in the other slums. The easy availability of civic facilities and the benefit of its location greatly contributed to the dwellers stay for a long period.

The table expounds four points in spite of its being similar to the previous one. Firstly, this slum was established before 1970 i.e. during Pakistan regime. But, at that time a small number of families lived here. Secondly, those who took shelter at the initial stage became landlord and built up houses for their own living and rental purpose. House-rent is one of the income sources of this slum dwellers. Thirdly, two-thirds of the dwellers settled here after 1985. Most of them belonged to the tenant class. It is reported that they took shelter here after the devastating flood in 1988. So, there is a close link between natural calamities and squatting settlement. As a result of this flood, about two third of the slums in Dhaka were completely inundated (Arifeen and Mahbub, 1993 : 27). The dwellers of other slums at that time took shelter here. It is also noticed that the dwellers of other neighbouring slums took shelter during the flood in 1998. Fourthly, about one fourth of the dwellers has been living here after 1995, and most of them are tenants. Some of them came from the rural areas as new migrants or came from the other slums. This group may be categorized as mobile migrants.

Table 2.8

Distribution of respondents according to the arrival year in the present slum

Arrival year	Frequency	Percentage
1965-1970	3	2.34
1970-1975	8	6.25
1975-1980	15	11.72
1980-1985	13	10.16
1985-1990	35	27.34
1990-1995	24	18.75
1995-1999	30	23.44
Total	N = 128	100.00

Sarder- er- Tek being the oldest slums at Agargaon area it is found that a large number of the respondents have been living here for a long period. Of course, a section of them would live in different slums before their settlements here. The arrival periods of the respondents to this slum are furnished in the table 2.8. A group of respondents (2.34 per cent) arrived between 1965 and 1970; 6.25 per cent between 1970 and 1975; 11.72 per cent between 1975 and 1980; 10.16 per cent between 1980 and 1985 ; 27.34 per cent arrived between 1985 and 1990 ; 18.75 between 1990 and 1995 and 23.44 per cent between 1995 and 1999. The figures stated above are implicative of the increase of the respondents of this slum in the recent years. And the slum is better than any other in respect of living status, as is hinted, in the rush of new migrants over the recent past.

The slum dwellers follow the process of moving in course of their slum lives. This trend of incoming and outgoing mobility is noticeable in this slum specially incase of the new migrants. It is found through observation that the number of tenants was more than that of the house owners in the slum, it is possible due to increasing trend of new migrants. The rush of new migrants accounted for the increasing number of tenants and thus the older were replaced by the new. And from the beginning this usual trend of mobility is presented the lives of the slum dwellers.

Table 2.9

Distribution of data regarding the respondents' arriving tenure in Dhaka and the year to the present slum

		Respondents' arriving tenure to Dhaka							Total
	Arriving year of the current slum	0-5	5-10	10-15	15-20	20-25	25-30	30-35	
	1965-1970 Count							3	3
	% of Total							2.3%	2.3%
	1970-1975 Count						7	1	8
	% of Total						5.5%	.8%	6.3%
	1975-1980 Count	1		1		11	2		15
	% of Total	.8%		.8%		8.6%	1.6%		11.7%
	1980-1985 Count				7	1	4	1	13
	% of Total				5.5%	.8%	3.1%	.8%	10.2%
	1985-1990 Count			14	11	2	5	3	35
	% of Total			10.9%	8.6%	1.6%	3.9%	2.3%	27.3%
	1990-1995 Count		14	4	5			1	24
	% of Total		10.9%	3.1%	3.9%			.8%	18.8%
	1995-2000 Count	18	3	3	4		1	1	30
	% of Total	14.1%	2.3%	2.3%	3.1%		.8%	.8%	23.4%
Total	Count	18	17	22	27	14	19	10	128
	% of Total	14.1%	13.3%	17.2%	21.1%	10.9%	14.8%	7.8%	100.0%

Table no. 2.9 shows that the respondents came from rural to urban areas from 1965 to 1999. About 70 per cent respondents left their permanent residence for urban area between 1985 and 1999. Before seventies only 2.3 per cent arrived in urban areas and from 1970 to 1985 about 18 per cent respondents migrated here. About 28 per cent respondents came here from within 0-10 years, about 38 per cent within 10-20 years, more than 26 per cent in 20-30 years and

about 8 per cent in the period of 30 years and above. Clearly, it reveals that most of the respondents migrated to Dhaka in the Eighties, and the number of the senior residents in the slum is more than that of the others. There is no significant statistical difference between the new and the old settlers.

Though the migration trend started from the early Sixties, it was less in number at that time. It was found through the research that "the migration trend was 2.3 per cent in the Sixties, 17 per cent in the Seventies, 28 per cent in the Eighties and 42.2 per cent in the Nineties". (CUS, 1983 : 57). By degrees this trend was uprising. At the critical stage of this slum i.e. in the Sixties and Seventies this migration was mainly from rural to urban areas. But the migration in the Eighties and Nineties was from slum to slum. This trend may be called intra city move from slum to slum.

Table 2.10

Distribution of data about the past residence of the respondents and their arriving year to the current slum.

Arriving year of the current slum	Past residence of the respondent			Total
	Village House	Other slum in Dhaka	Others Places	
1965-1970 Count	3			3
% of Total	2.3%			2.3%
1970-1975 Count	7	1		8
% of Total	5.5%	.8%		6.3%
1975-1980 Count	11	2	2	15
% of Total	8.6%	1.6%	1.6%	11.7%
1980-1985 Count	6	4	3	13
% of Total	4.7%	3.1%	2.3%	10.2%
1985-1990 Count	17	14	4	35
% of Total	13.3%	10.9%	3.1%	27.3%
1990-1995 Count	11	11	2	24
% of Total	8.6%	8.6%	1.6%	18.8%
1995-2000 Count	14	15	1	30
% of Total	10.9%	11.7%	.8%	23.4%
Count % of Total	69	47	12	128
	53.9%	36.7%	9.4%	100.0%

The table no. 2.10 shows that the respondents came to Sarder-er - Tek slum from different areas, such as, villages, other slums or places. A large number of the respondents (53.9%) came from rural areas, and it is their first slum they are still residing in. About 37 per cent of them came from other slums of Dhaka City and about 9 per cent came from other places such as, relative's house, mess, railway or launch terminal or from vagabond life. The data obtained in this respect have, however, statistical significance.

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson	16.883 ^a	12	.154
Chip Square			
Likelihood Ratio	19.020	12	.088
Linear –by-Linear Association	3.055	1	.081
N of Valid Cases	128		

a. 42 cells (57.1%) have expected count less than 5.

The minimum expected count is 28.

The migration trends raised a good deal of awareness among the rural poor for the last four decades. Thus, it is found that most of the slum dwellers came from rural areas. The struggle for survival was although an active factor. People are found to have migrated to the urban areas for earning a livelihood, and the increasing number of migrants are due to this. Besides this, the reason behind taking shelter in Sarder-er-Tek slum from other slums or places (mess, relative's house, and rootlessness) was to ensure a relatively safe livelihood.

Table 2.11

Distribution of data about the respondents' living place prior to the settlement in the present slum

Nature of living	Frequency	Percentage
Rural areas	69	53.91
Other slums of Dhaka	47	36.72
Other Places	12	9.37
Total	N = 128	100.00

The respondents came to this slum from different places : about 54 per cent from rural areas ; 36.72 per cent from other slums of Dhaka and 9.37 per cent from other places. The ratio of the arrival of the respondents from rural areas to this slum is considerable in number. Those who have been living in the slum for long have come from rural areas. The respondents who have come to this slum from other slums lived a chequered life in different slums previously. They migrated to this slum in search of a life better than the previous one. A few number of respondents have come here from other places, such as, relatives house, known persons' shelter and from floating stage. The number of the respondents' came from other places is very insignificant and it clarifies the idea that the trend of migration is strong among the rural people and the other slum dwellers.

First Shelter

It is evident that most of the respondents in Sarder- er- Tek slum came from different rural areas in Bangladesh. They began to come here from the very inception of the slum. Of course, the majority of respondent dwellers came in the Eighties. It has apparently been clear that the poverty and the natural calamities created a trend of social mobility among them. Naturally, they were inspired to migrate to Dhaka City and perhaps, they have found a relatively stable life here.

When the migrants slum dwellers first came to Dhaka they primarily mostly took shelter in different places. And, most of the migrants began to live in rented houses in the slum directly and the rest somehow managed shelter in the house of relatives and acquaintances. Later on they also migrated to the slum. Those who had no relative or acquaintance some of them were living in a floating manner.

Table 2.12

Percent distribution of respondents according to their first shelter after the arrival at Dhaka.

Nature of shelter	Frequency	Percentage
Relatives house	34	26.56
Known persons house	12	9.38
Rent a room in slum	70	54.69
Launch terminal	2	1.56
Mess	2	1.56
Rail Station	2	1.56
Rented house	6	4.69
Total	N=128	100.00

After arrival at Dhaka, almost all the migrants faced the serious difficult residential problem. In most cases, they took the assistance of their relatives or of known persons in the city to overcome this. The respondents having no relative or known person in the city were forced to rent a room in a slum at their own cost. The table no. 2.12 reveals that more than 54 per cent lived in the rented room in the slum, near about 27 per cent in relatives, house, about 9 per cent in known persons house and the rest of them took shelter at launch terminal, mess, railway station, rented house or in other places.

2.3 Housing Pattern and Its Ownership

There is hardly any dissimilarity in living as well as housing conditions of the slum dwellers. But there are noticeable discriminations in the housing arrangements and ownership status, number of rooms, the space and the number of dwellers live in a house. Of all the characteristics the physical conditions of a slum have been emphasized most often. Slums have commonly been defined as, "those portions of cities in which housing is crowded, neglected, deteriorated and often obsolete" (Barnes, 1931 : 5). The slum condition in Bangladesh is inferior to that of the other countries. Basically the housing structures of slum are poorly designed and constructed, and the inadequate maintenance are the distinguishable characteristics (Clinard, 1966 : 3). The houses of the slum are divided into several small rooms. At the same time, these rooms are damp, gloomy and suffocating. As a whole, these rooms are unhygienic and unsuitable to live in. Almost all slums have been built up on the government land illegally. In Sarder- er- Tek slum house owners and tenants along with subtenants are found to live together. Some influential persons of the locality take advantage of these squatting settlements. They build up houses and small rooms for rental purpose and they earn a lot of money as rent from the tenants. As a result, these house owners are considered as economically as well as socially powerful ones among the thousands of slum people.

2.3.1 Ownership of the House

The slum dwellers live on the government land making homes or rooms. They are tenant occupants followed by the owner occupants. The old occupants or settlers are mostly owners and comparatively new settlers are tenants. Slum-rooms are characterized by overcrowding and congestion. The space of each households is very small.

House rent is the major source of income for those who are the owners. Contrawise, building rooms at low cost for hire is an economy for them.

Near about 50% of the slum dwellers are house owners and others are the tenants. The senior slum dwellers have been found to squat on the Government land and began to live and build houses of bamboo and polythene for rental purpose. The tenants were comparatively new migrants and they rented houses or rooms from the owners. Every householder did not let his house to the tenant. Only the owners have used spare houses or rooms for commercial purpose.

Table 2.13

Distribution of respondents according to the ownership of the dwelling houses

Type of ownership	Frequency	Percentage
Owner	69	53.9
Rented house bed-stead	58	45.3
Only bed stead	01	.78
Total	N=128	100.00

The table no. 2.13 depicts the ownership of dwelling house and of the respondents. About 54 per cent of the dwellers are the owners of the dwelling houses while rest of them are rentees (45.3%). Among the rentees only 0.78 per cent are bedstead rentee. Generally, it is believed that the slum dwellers in many cases live in self-constructed houses but the data reveal that a large number of them live in rented house. The dwellers who settled first in this slum became the owners of many dwelling places.

The slum dwellers in a large cases built houses or rooms for their own residence, but some of them built spare houses or rooms for rental purpose. To let houses or rooms for more income is a common feature of the slum. Presently, for them this rental business has emerged as attractive source of income. They are in convenient position from economic point of view and this rental source helps them a lot in this regard. In the present study findings, only 18 per cent of the respondents were found to be the owners letting their spare houses to the migrants. The rest of the house owners (36%) did not have the chance to let their house to the tenants for lack of spare ones.

Table 2.14

Distribution of respondents (only the owners) according to the status of rooms/houses.

Status	Frequency	Percentage
Let rooms	23	33.33
Do not let rooms	46	66.33
Total	N= 69	100

Note: Number of respondents owning rooms/houses is 69.

From the table 2.14, it is learnt that a total of 53.90 respondents of the total belong to the owner class. Of them 17.97 per cent let their extra rooms, while the rest of the owner do not have house or extra rooms to let. The financial benefit they get from letting rooms helps them to maintain their family.

Table 2.15

Percent distribution of the respondents according to the number of rooms they let.

No of rooms	Frequency	Percentage
1	$8 \times 1 = 8$	6.25
2	$6 \times 2 = 12$	4.69
3	$5 \times 3 = 15$	3.91
4	$1 \times 4 = 4$	0.78
5	$1 \times 5 = 5$	0.78
6	$1 \times 6 = 6$	0.78
7	00	.00
8	$1 \times 8 = 8$	0.78
	23 (128)	

Note: Number of house owners who have let their houses was 23

$$\bar{X} = 2.25$$

The table no. 2.15 reveals that 17.96% of the owner rent out 58 rooms i.e. the average number is 2.25. Of the house owners 6.25 per cent rent out one room, 4.69 per cent two rooms, 3.91 per cent 3 rooms, 0.78 per cent 4 rooms, .78 per cent 5 rooms, .78 per cent 6 rooms and 0.78 per cent 8 rooms. The table also shows that of respondents rent out the maximum number 1-3 rooms. About 18 per cent of the total respondents are house owners who rent out huts. It seems that they are the residents in the slum who came in the early growth of the slum. It is also observed that some house owners are the powerful persons in the slum community. They exert their influence on other people living in the slum.

The owners hold on an average the ownership of 1 to 7 houses. But a majority of them are the owners of 1 or 2 rooms. Besides letting houses, they are found to keep more than one room for their own residence. The tenants are usually found to hire one room for each of the families.

Table 2.16

Distribution of frequency as to the number of room and the type of ownership

		TYPE OF OWNERSHIP			Total
Number Of Room		Owner	Rented House	Only Bed Stead	
	One Room	Count 33 % of Total 25.8%	58 45.3%	1 .8%	92 71.9%
	Two Room	Count 23 % of Total 18.0%			23 18.0%
	Three Room	Count 6 % of Total 4.7%			6 4.7%
	Four Room	Count 5 % of Total 3.9%			5 3.9%
	Five Room	Count 1 % of Total .8%			1 .8%
	Seven Room	Count 1 % of Total .8%			1 .8%
	Total	Count 69 % of Total 53.9%	58 45.3%	1 .8%	128 100.0%

The cross table reveals the comparative figure of the owners and tenants. About 54 per cent of the respondents hold the ownership of the houses or rooms and they remain mostly as tenants. These house

owners hold the ownership of one or more than one room. But the tenants are found to stay in one room. Therefore, there is a co-relation between rentee and one room, and the owners of the huts use more than one room for living purpose.

2.3.2 Construction Materials

Slum households in a City like Dhaka are often found to be of poor construction. They are built with temporary or semi permanent materials. Some of the households are made of thatch, bamboo or mud. The construction of the households are not only *katcha*, but also very small and of extreme poor quality. About 80 per cent of the slum households studied are *katcha* i. e. non-brick construction.

Houses of slum are usually erected on feeble infrastructure. Some houses are found *pucca* made of brick and mortar, semi-pucca, etc. Majority of the houses are constructed with bamboo, wood or tin, There is another type which is called *Jhupri* made of a mix of materials including bamboo, paper, plastic, tin etc. (Arifeen and Mahbub, 1993 : 48). Salient feature of slum households are low in height and small in size or space.

Table 2.17

Distribution of respondents according to the nature of their dwelling house.

Type of dwelling house	Frequency	Percentage
Tin shed with brick built wall and brick constructed floor	4	3.13
Bamboo shed with muddy wall	11	8.60
Tin shed with brick built wall and muddy floor	26	20.31
Tin shed with bamboo made wall	19	14.84
Polythene shed with bamboo made wall	13	10.16
Tin shed with bamboo made wall and muddy floor	55	42.97
Total	N=128	100.00

The types of the respondents' dwelling house in Sarder er tek are different. A large number of them (42.97) live in tin-shed house with bamboo wall and muddy floor. It is followed by Tin-shed house with brick built wall and muddy floor (20.31%); Tin-shed houses with bamboo wall and polythene-shed with bamboo are respectively 14.80% and wall 10.16%. A section of respondents (8.60%) live in bamboo-shed with muddy wall, and only 3.13% tin shed with brick built wall and brick constructed floor. Data reveal that in case of the senior settlers dwelling houses seem to be well constructed. This might be due to the fact that they have enough time to construct their dwelling houses with their limited economic ability. On the contrary, the tin shed rooms with bamboo made wall and muddy floor are easily constructable and suitable for giving rent. It is low costing and looks better than the other types of construction.

2.3.3 Living space

The slum dwellers live in a room of small size. The space of each room on an average is 43.83 sq. feet. Unfortunately enough that room of such a space is allotted for 4.81 persons on an average. In an earlier study, it has been shown that, "about 68 per cent of urban poor households live in single room unit, 20 per cent have two small rooms and at least 5 per cent have to share a room with other families. In terms of living space 72 per cent of the dwellings have floor space between 51 and 200 sq.ft. and at least 10 per cent have less than 50 sq. ft. of floor space". (Islam, 1996 : 85). The present study findings are consistent with the mentioned ones in respect of the number of rooms but there remains a controversy regarding the room-space. The average space as found in the study is less than that mentioned in the earlier one. It is observed that a room of such a space can accommodate two persons with one cot. It is matter of concern that more than five persons have to live in each unit.

The respondents of Sarder- er- Tek also live in small room. In most cases, only a room of such a space is assigned to each family. These rooms are quite inadequate for the family members to accommodate and not suitable at all for convenient residence. The average floor space of the room is about 43.83 square feet.

We have however a few limitations regarding the exact floor space as average floor area of rooms has been calculated on the basis of the respondents' opinion and our observation. No measuring scale was as such used for this purpose. Of course, it is noticed that there are a few big rooms in the slum and a family of more than 4 members live in them. The rent of such rooms is naturally higher than it is in case of the average one.

Table 2.18

Distribution of respondents according to size of their dwelling house

Size of dwelling house (In. sq. feet)	Frequency	Percentage
--30	13	10.16
30-40	29	22.66
40-50	64	50.00
50-60	10	7.81
60-70	07	5.47
70-80	04	3.12
80+	01	.78
	N =128	100.00

$\bar{x}$ 43.83 square feet.

The above table reveals that the size of house in case of 50 per cent respondents is 40 – 50 square feet followed by 30 – 40 square feet in 22.66% cases. The size is below 30 square feet in case of 10.16% respondents and, 50-60 square feet is found available in 7.81% cases; A total of 5.47%, 3.12% and 0.78% respondents have 60-70 square feet, 70-80 square feet and 80 and above square feet space respectively. Most of respondents are seen to live in a single hut and it is small in size. Near about 17 per cent respondents live in a relatively large size hut, it seems that they might have in their occupation more than one room. In fact, what ever may be the size of the huts, it is not suitable enough for living viewed in the context average family members.

It is found on an average that about 5 members live in a room and that is not supportable from human and moral point of view. Such a residential problem in slum community is supposed to make the dwellers apathetic towards life. Slum residence by its nature interrupts the normal course of life and it is important from both environmental and psychological standpoints.

Table 2.19

Distribution of respondents according to number of persons living in a room

Number of persons	Frequency	Percentage
0-2	03	2.34
2-4	33	25.78
4-6	54	42.19
6-8	23	17.97
8-10	13	10.16
10-12	02	1.56
Total	N=128	100.00

$$\bar{x} = 4.81$$

The table no. 2.19 shows that the average number of persons living in a room is about 5. A total of 42.19 per cent respondents have 4-6 persons in a hut followed by 2-4 persons in 25.78% cases. In case of 6-8 persons, 8-10 persons, 10-12 persons and below 3 persons, the distributions are/were 17.97%, 10.16%, 1.56% respectively. From the previous table, it is understood to us that the average size of huts is 43.83 square feet, and the above table shows that the average number of persons living in a hut is 4.81. It means that the dwellers have to live in a very congested atmosphere, which is also unhygienic.

More than 72 per cent families of the slum live in a house of one unit or room. Only 28 per cent families live in two rooms or more than that and most of them were householders. On the consideration of the number of family members each room is very densely populated.

Table 2.20

Distribution of respondents according to the number of rooms they hold.

Number of rooms	Frequency	Percentage
1 room	92	71.9
2 rooms	23	17.97
3 rooms	06	4.69
4 rooms	05	3.91
5 rooms	01	.78
6 rooms	00	00
7 rooms	01	.78
	N=128	100.00

$\bar{x}$ 1.54 rooms

The table no. 2.20 shows a deplorable condition of living place of the respondents. About 72 per cent dwellers have only one room in their hut; about 18 per cent 2 rooms; about 5 per cent 3 rooms; about 4 per cent 4 rooms. In about 1 per cent 5 rooms and in 0.78 per cent cases 7 rooms are found available. The respondents who have more than one room belong to the owner class. It is also revealed that most of the one-room holders are rentee and a few of them are owners. The families owning more than one room seem to be large and comparatively well off. Besides this, holders of more than two rooms generally go for renting out.

It is found on an average that about 5 persons live in a room and it hampers sound dwelling. Families habituated to such kind of residence can not be supportable and acceptable from normal and social point of view. It is a common picture of dwelling that people live in severe congestion and in sub-human standard. A room for 2 persons is found to be dwelt by 10 persons. Irrational it is from religious, cultural and humanistic point of view.

Table 2.21

Distribution of data in cross table between the room and the family members.

			Number of Member in Respondents Room						Total
Number			0-2	2-4	4-6	6-8	8-10	10-12	
Of Room	One	Count	3	29	41	11	7	1	92
	Room	% of							
		Total	2.3%	22.7%	32.0%	8.6%	5.5%	.8%	71.9%
	Two	Count		3	10	7	2	1	23
	Room	% of							
		Total		2.3%	7.8%	5.5%	1.6%	.8%	18.0%
	Three	Count		1	1	3	1		6
	Room	% of							
Total		Total		.8%	.8%	2.3%	.8%		4.7%
	Four	Count			1	2	2		5
	Room	% of							
		Total			.8%	1.6%	1.6%		3.9%
	Five	Count					1		1
	Room	% of							
		Total					.8%		.8%
	Seven	Count			1				1
	Room	% of							
		Total			.8%				.8%
		Count	3	33	54	23	13	2	N=128
		% of							
		Total	2.3%	25.8%	42.2%	18.0%	10.2%	1.6%	100.0%

Average 4.81 persons

The cross table no. 2.21 presents the comparative figure of members and rooms. Most of the respondents (71.9%) live in a house of one room and the remaining live in more than one room. In case of

one- unit house, 2.3 per cent of the respondents live with 0-2 family members; 22.7 per cent with 2-4 members; 32 per cent with 4-6 members; 8.6 per cent with 6-8 members; 5.5 per cent with 8-10 members and .8 per cent having 10-12 family members. The average number of members living in a room is 4.81 persons. So, the density of dwelling is high and alarming that expresses the extreme poverty-condition of a slum community.

Based on the above discussion it is found that the room and its space for each members is very insufficient and almost unsuitable for living. The atmosphere of each room, as seen, is gloomy and unhealthy. It is not possible to maintain privacy in such living conditions. The average space of room in the present findings is less than that mentioned in the previous findings.

2.4 Demographic Situation

This section deals with the demographic situation of the slum dwellers focusing on age and sex. The average age of respondents is 36.5 years and the mean age in case of their family members is 21.86 years. About 42 per cent of the family members are under 15 years. Most of the respondents are male (88.43%) and the number of the female respondents are only 11.57%. On the contrary, the gender distributions of the family members are male 51.81%, and female 48.19%. In age and gender structure it is observed that the presence of child population (0-14) of both sexes is higher among the poor communities of Dhaka City (47.13% in 1979 than the total 39.41% in 1981, according to BBS). By sex the male people are comparatively higher in number than the female. (Islam, 1996 : 30-31). Another study shows that the population of the Agargaon area has relatively more infants under one year and children under 10 years, and

working age men and women, and relatively fewer very elderly persons (above 60 years) (Islam, 1996 : 21). The degree of male under representation is greater than all respects. Our study findings have some variations in characteristics of sex and age in comparison with the above mentioned study findings.

2.4.1 Age

Average age variation of the family members and the respondents is significant. Most of the respondents are the chief of the family and the members of their families are mainly their wives and children. For this reason, this variation of the average age between them is quite logical.

About 2,206 persons live in this slum. Their average age is more than 21 years. The following factors may account for their average age being comparatively high : Firstly, the families of a considerable number of respondents live in village. Only husband and wife or members of family are living together in the slum. Secondly, perhaps, the average age of the dwellers is higher than the residents of aged people in this slum. Thirdly, many blood connected and close relatives live together in a family and they work in garments factory. Their average age is above 21 years. But, on the consideration of age about half of the family members or slum dwellers are children.

Table 2.22

Distribution of respondents on the age of their family members

Age (In year)	Frequency	Percentage
0-5	81	15.88
5-10	87	17.06
10-15	62	12.16
15-20	79	15.49
20-25	48	9.41
25-30	63	12.35
30-35	43	8.43
35-40	35	6.86
40-45	23	4.51
45-50	11	2.16
50-55	7	1.37
55-60	5	0.98
60-65	4	0.78
65+	3	0.59
	N=510	

Note: Multiple responses are possible and it is based on census data.

$\bar{x}$ 21.86 years

The table no 2.22 reveals that the age of the most of the respondents' family members is 0-20 years in between (60.59%), and the average age of the family members is about 22 years . Of the respondents 15.88 per cent family members belong to the age in between 0-5 years; 17.06 per cent in between 5-10 years; 12.16 per cent in between 10-15 years; 15.49 per cent in between 15-20 years;

9.41 per cent in between 20-25 years; 12.35 per cent in between 25-30 years; 8.43 per cent in between 30-35 years; 6.86 per cent in between 35-40 years; 4.51 per cent in between 40-45 years; 2.16 per cent in between 45-50 years; 1.37 per cent in between 50-55 years; 0.98 per cent in between 55-60 years; 0.78 per cent in between 60-65 years per cent and 0.59 per cent in between 65 years and above. The above findings indicate that most of the family members belong to the age in between 0-20 years and they depend on the income of guardians for their livelihood. In spite of this, about one third of the family members belong to the age-group between 20 and 40 years (34.29%). They are the able working members whose income can meet the expenditure of their family to some extent. A small portion of family members are the aged and they are also dependent on the able persons.

The average age of the respondents exceeds the age limit of the youth. They mostly belong to the aged group. Most of them are the household head. There are small number of widows but in many cases are the chiefs of their family. It may be thought that they have the experience of maintaining family in view of their higher age.

Table 2.23

Percent distribution of the respondents on their age.

Age	Frequency	Percentage
0-20	22	4.31
21-25	49	9.60
26-30	82	16.08
31-35	85	16.16
36-40	117	22.94
41-45	49	9.60
46-50	56	10.98
51-55	13	2.55
56-60	20	3.92
61-65	7	1.37
66-70	7	1.37
71-75	1	0.19
76-80	2	0.39
Total	N=510	100.00

Note: The table is based on census data

$\bar{x}$ 36.5 years

The age of the respondents ranges from 20 to 80 years. The average age is 36.5. About 90 per cent of them are within 50 years, about 9 per cent within 50 - 70 years and 0.5 per cent are 70 years and above. The average age of the respondents makes it apparent that they belong to the working age group, that is, from 25-45 years. The people of this age group possess the potentiality of earning through hard work, which is not possible for older people.

2.4.2 Sex

The proportion of male and female among the slum dwellers is almost equal. But comparatively the proportion of male is little more and the sex ratio is consistent with the national figure.

Most of the respondents are male, but females are more than 10 per cent of the total. Families headed by women are generally applicable for the widows or the divorced. On the overall consideration the proportion of male and female in the slum is consistent with national figures.

Table 2.24

Percentage distribution of the respondents on their sex

Sex	Frequency	Percentage
Male	451	88.43
Female	59	11.57
Total	N = 510	100.00

Note: This table is based on census data

400481



Table 2.25

Percentage distribution of the respondents family members on their sex.

Members (in sex)	Frequency	Percentage
Male	1143	51.81
Female	1063	48.19
Total	N=2206	100.00

Note: This table is based on census data

By sex, the family heads or respondents are mostly the male (88.43%) and the female heads are small in number (11.57%) (see table no. 2.24). Overall, the family members are divided into two equal divisions. The male are higher (51.81%) than the female (48.19%) (table no 2.25).

The above discussion reveals that the living conditions of the slum dwellers are low standard and unsuitable. It is a miserable situation of a community in modern urban life. Every conscious citizen dislikes such a living environment though they are dwelling in slums. Mainly there are three aspects which could be termed objectionable in the slum life : Firstly, the room space is limited and it is unsuitable for sound living; Secondly, most of the dwellers are tenants and the house holders get a significant portion of income from the rent . Some of the house owners are regarded as *Sarder* and they hold power and *social* status. Some of them are involved usually in high rate or individual credit system. Thirdly, the dwellers have been taking shelter here since the Pakistan period and they still continue squatting. As a result, the population of this slum is increasing day by

day. The common picture of the study proves that their homesteads in the rural areas were of same standard or they were better than their squatting settlements in the present urban area. In this context, two major aspects may be considered: (i) In the rural areas, there is a shortage of food and lack of employment opportunity; (ii) In urban areas, there is a scope of employment for both male and female. Despite these two aspects, there is similarity in respect of poor living condition. The data and its analysis present tenure housing pattern and demographic condition. In spite of this, the slum dwellers are the vast majority of the low-income group and the poor are faced with problem of living in sub-standard housing (Islam, 1993).

The main causes of such conditions are not only poverty but also the lack of education and cultural sense. It is required to install educational and cultural awareness into them for the overall development of their condition.

In fact, the households and the living of slum-dwellers indicate that they are really an under-privileged community. The overall condition is intolerable and undesirable. The chapter shows that the slum dwellers have come from the remote areas and took shelter here through gradual process of migration from their permanent address. They can not develop their living standard including housing and living even after the long stay in a slum.

Chapter THREE

Socio-Economic Background of Sarder-er-Tek Dwellers

Rural-urban migration and creation of slums are inter-related issues. Most of the people of Bangladesh live in rural areas and the poor people hold traditional attitudes and values. They are largely employed in agrobased sector or are under-employed. The natural growth rate in national perspective is 1.8. But the urban population is growing several times faster than in the rural areas through natural growth and migration from rural areas. (Mukherjee, 1988: 72). Now, the largest cities of Bangladesh are growing up as mega city due to increasing rate of population and rural-urban migration. Both the rich and the poor migrate from their permanent addresses in rural areas to urban life. But there is some significant difference between the poor and the rich. The rich people migrate for the purpose of business, service, education and dwelling in luxuries but the poor do only for survival. The economic pressure mainly pushes out people from rural to urban areas for employment and livelihood because agriculture can not provide employment for all rural inhabitants. The rural urban migration taking place in our country is mainly a consequence of lack of work rather than the demand for labour by due to development of economic activities in urban areas.

The rural poor of the under-privileged society move to the urban areas for livelihood and usually take shelter in slums. As said earlier the determinants behind rural-urban migration can however, be classified into two major groups : (a) economic factors and (b) non-economic factors with a view to analyzing the problem.

At present all over the world 40 to 60 per cent of one billion people are slum dwellers. According to the ESCAP report about 30 per cent people in the largest cities of Asia take shelter in the slums (ESCAP, 1995). So, it may be said that the Asian cities have been beset with many other problems like rapid growth of population, economic problems of mounting unemployment, unbalanced occupational structures, social problems of adjustment to city life which often lead to delinquency, crime and physical problems of overcrowding, in tenement slums and burgeoning squatter settlements and administrative problems of efficient urban services in the face of explosion (Qadir, 1975 : 1).

Migration causes economic dynamism, but how much it can help the poor demand consideration. The rural urban migration causes the decrease of rural skilled manpower and social bond, and increases the magnitude of dependency if the able persons (especially women, children and old parents) migrate. It is found that the able migrants in many cases got married again in spite of having wife in the village and thus the rate of dependency increases. In this way the number of destitute women and helpless children also increases. They are often deprived of parental land, crops, cattle, trees and so on. So, migration is a debatable issue both from economic and social standpoints.

3.1 Social Background

Almost all of the dwellers of Sarder-er tek slum have a past that deals with the socio-economic background of their rural life. They mainly migrated to Dhaka from rural areas of different districts in the context of some push and pull factors like river erosion, landlessness, social conflicts in village areas and employment opportunity and scope of earning subsidiary income in urban area. Of course, the previous social background of the respondents is not a glimpse of happy memories. They were mainly the members of rural poor community having no social status or any glorious past.

Most of the respondents were illiterate and jobless. Besides, they had led an inhuman life burdened with a plethora of problems in day to day life. Many of them had suffered from various sorts of diseases due to inadequate food, malnutrition, lack of medical or healthcare facilities. They were mostly unconscious of family planning and were sufficiently responsible for population explosion, which created various complexities in social relationships within and outside the family. They did not make their children school oriented due to poverty and lack of responsibility.

Above all, the respondents in many cases were unable to fulfill their basic human needs. So, they wanted to come out of that inhuman state of livelihood and did it through migration to urban areas against a hope of new life. It was supposed that this new life would provide them jobs, economic security and a change in their life style. But in reality they are disillusioned with the urban life and failed to bring any novelty in their life. Despite this they seem to stick to the slum life permanently. So, it is found that they visit their permanent residence/address sometimes with a view to meeting their relatives. (No one is found interested to return the native village address permanently.)

3.2 Economic Background

The slum dwellers in their rural life were farmers, day labourers, small traders, weavers, house wives, boatmen, carpenters and so on. A small number of them were unemployed. They use to maintain their family with the meagre income they had and lived from hand to mouth. Often most of the family members would depend on the income of a member. Besides, the earning members of a family were troubled to defray the expenses of a large family stemmed from population explosion. So, there was extreme uncertainty in their financial life and at one stage they were compelled to migrate due to uncertain financial extremities.

The profession of the respondents prior to migration and their family members have been presented through the table no. 3.1. Most of the respondents in their rural life were engaged in agricultural activities directly or indirectly. Such agrobased professions were informal and uncertain. Besides uncertainty, the questions of remuneration and other advantages in the profession were very insufficient. It deserves mention that it is a regular picture of rural life from time immemorial. The commoners of an unindustrialised society like rural Bangladesh fully depend on the income from agrobased activities and thus they earn their livelihood and somehow survive.

Table 3.1

Distribution of the respondents according to their rural based profession.

Types of profession	Frequency	Percentage
Farmer	56	43.75
Weaver	7	5.47
Day labourer	19	14.84
Small trader	12	9.38
House wife	7	5.47
Student	3	2.34
Trawler Driver (Boatman)	2	1.56
Unemployed	15	11.72
Mason	2	1.56
Vegetables seller	2	1.56
Carpenter	2	1.56
Others	1	0.78
Total	N = 128	100.00

The table no. 3.1 states a heterogeneous picture of the rural based professions of the respondents. The findings represent the view that among the respondents the life style was more or less work oriented. Most of the respondents were farmers (43.75%). The others were day labourers (14.84%); small traders (9.38%); weavers (5.47%); housewives (5.47%); students (2.34%); trawler drivers (1.56%); masons (1.56%); vegetable sellers (1.56%); carpenters (1.56%) and so on. Some i.e. 11.72% were unemployed. The above information

indicate that the agrobased economy and unskilled manpower keep body and soul together through these traditional professions. Against the hope of earning more for a desirable life they migrated to the city. After migration to the city a change radically took place in their professions and life style. Therefore, the rural traditional professions of the respondents could not cater to the needs properly.

Most of the respondents' father/husband, as is observed, also held the agrobased profession in the rural life. But their dependency on this sector was more than that of the respondents. As a matter of fact, the rural economy was totally agrobased, and it was the only source of their income. Here, the economic activities of rural life deserve close attention.

Table 3.2

Distribution of the respondents about their father's/husband's profession in the rural areas.

Types of profession	Frequency	Percentage
Farmer	74	57.81
Mason	4	3.13
Weaver	5	3.91
Tailor	3	2.34
Day labourer	15	11.72
Small trader	13	10.16
Fisherman	3	2.34
Boatman	3	2.34
Service holder	4	3.13
<i>Quack</i> physician	2	1.56
Imam	2	1.56
Total	N= 128	100.00

The table no. 3.2 brings out the data of multiple professions of the respondents' fathers/husbands in rural areas. Most of the respondents' fathers and husbands were peasants (57.81%), day labourers (11.72%), small traders (10.16%); masons (3.13%), service holders (3.13%), weavers (3.91%) and the rest of them were tailors, fishermen, boatmen, *quack* physicians and *Imams*.

Those professions were consistent with rural life and culture. Attention is drawn to the fact that there exists a gulf of difference between the rural and urban professions. These professions are in informal sectors and bear no promise of regular income. A few number of service holders of low income are involved in formal sector and they are the teachers of primary school or *madrasha*.

It is found that 72 per cent migrants have movable and immovable properties in their village and they visit their permanent address for inspection of the property and the extra income generated out of it.

Table 3.3

Percent distributions of the respondents according to their resources which are available in the village (Permanent address).

Types of Assets	Frequency	Percentage
No asset	141	27.65
Land	116	22.75
House	309	60.59
Plants	135	26.47
Ponds	35	6.86
Others	01	0.19
	N=510	

Note: Multiple responses are possible

The table no. 3.3 reveals that the slum dwellers had some assets at their permanent address. Of them 22.75 per cent had lands (agricultural and homestead), 60.59 per cent only homesteads, 26.47 per cent plants, 6.86 per cent ponds and 0.19 per cent had other properties. More than one fourth of the respondents (27.65%) had no assets at their previous residence. They were landless or shelterless. An insignificant number of respondents report that they had lands, houses, plants and ponds under joint ownership.

The respondents get employment opportunity in urban areas and their per capita income also increased than before. But their income and facilities in their urban life could not bring about stability or economic security in their life. The slums are illegally established on the vacant land of government. So, they always apprehen to be evicted from their slum. On the contrary, there are no apprehensions of this kind in their rural life. And they relatives and social identity in their permanent address. But, here they are separated from the other near and dear ones and treated as members of new birth.

3.3 Initiative for the Migration

The City is unknown to the new migrants. But the new migrants gradually settle here. Most of them come to the city mainly on self initiative and a small portion migrate here with others' inspiration and assistance. It is found from the previous studies that near about 67 per cent came to the city life with self help and near about 33 per cent with others' help (ISWR, 1996). The table no 3.4 clarifies the situation.

Table 3.4.A

Distribution of the respondents according to their initiatives for migration to Dhaka

Type of initiative / plan	Frequency	Percentage
Self initiative / plan	104	81.25
With others' assistance/initiative	24	18.75
Total	N=128	100.00

Table no 3.4.A classified the respondents into two groups based on the nature of their initiatives, such as, self-initiative (81.25%) and with others' assistance (18.75%). The respondents under self-initiative/plan dominate the figure. It implies self awareness of the respondents in respect of their condition and the urge of improving their position through migration process. The smaller number of respondents were brought into consciousness by the relatives out of good wishes for them. They were inspired to migrate to the Dhaka City by their relatives.

3.4 Migration: Causes and Processes

Migration is one of the important factors for urbanization and slum is the effect of that. Migration is a change in the place of residence, i.e. movement from one place to another. The stream of rural urban migration is higher than that of any other migration in Bangladesh. For Dhaka, this stream accounts for as much as 83 per cent of all in migration, which only 7.5 per cent had come from small towns, 3.5 per cent from other districts of the country (Islam: 1996). Some of the migrants from other urban areas were also born in those places and made direct move to the metropolis. The hypothesis that direct rural to metropolis migration is dominant in Asian cities (Mc Gee : 1971). This condition is endorsed by the evidence of the Dhaka City migrants. The overwhelming role of the rural-urban migration to Dhaka is easily expounded by the fact that Bangladesh is basically a rural country. Economic condition and distance of places of origin seem to play strong influence on the volume of migration into the capital.

The determinants of various kinds behind rural to urban migration can be classified into two major groups for the sake of convenience, namely, (a) the economic factors and (b) the non-economic factors. Economic factors obviously are the most dominant reasons for migration into the cities of developing countries. There are two types of hypothesis in this connection. In the first type of hypothesis, it is argued that migration takes place because of the existence of differences in income or employment opportunities while the second hypothesis, more recent, postulates that in addition to rural-urban income differentials, intra-rural inequalities are major causes of rural urban migration. Those hypotheses are strongly logical in Bangladesh perspective. Findings of this study also support those hypotheses.

There are so many theories of migration (Ravensteins 1889, Sjaastad 1962, Michael P. Todaro 1981). According to the Ravensteins' theory, migration states that migrants move from areas of low opportunity. He observes the choice of destinations is regulated by distance, with migrants from the rural areas often showing a tendency to move first towards nearby towns, and then towards large cities.

He also points out that migration accelerates with growth in the means of transport and communication and expansion of trade and industry. Sjaastad developed human investment theory of migration. He assumes that migration is an investment decision. Migrants always make such decision by assessing costs and returns involved in migration. Migrants always tend to maximize his net real life span incomes by calculating what his life span income streams would be in the present place of residence as well as in the destination areas and of the costs involved in migration (Ahmed, 1996 : 51).

Michael P. Todaro also portrays model of rural urban migration. Salient features of his model are : (i) migration is primarily stimulated by national economic consideration of relative benefits and costs, mostly financial but also psychological ; (ii) the decision to migrate depends on "expected rather than actual urban rural real wage differentials and the probability of successfully obtaining employment in the urban modern sector, (iii) the probability of obtaining an urban job is inversely related to the urban unemployment rate ; (iv) migration rates in excess of urban job opportunity growth rates are not only possible but also rational.

The rural Bangladesh has agro-based economy which is subject to natural calamities, population explosion and unemployed or under employed problems due to the disadvantaged conditions. Everyday thousands of rural poor migrate to the urban areas for livelihood. In 1961, the urban people was 4 per cent of the total

population and it is increased about 19 per cent in 1986 (World Bank Development Report : 1989). The population increase rate was 2.7 per cent in overall Bangladesh in 1993, but only urban population increase rate was 5.8 per cent in this period (ESCAP Report : 1993). It is found from various studies of population increasing tendency from 1980-85, 37.6 per cent was the natural and the rest 62.4 per cent was for migration (ESCAP Report : 1993).

Table 3.4.B

Table of a comparative data of increasing rate of rural and urban population, present, past and future.

Period	Rural population increasing rate	Urban population increasing rate
1980-85	2.19	----
1985-90	1093	6.14
2010-2015	.53	6.09
2015-2020	.03	3.31

Source: World Bank, Bangladesh Economic and Social Development Prospects, Vol. 111 (Report No. 5409) April 1985, P. 126.

It is proved by the findings of above table that the rural-urban migration increases due to increasing trends of urban people. In fact, a large number of people in rural areas are the victim of unemployment, shelterlessness, affected by the disaster or floods. Due to such unforeseen conditions many of them become from poorer to the poorest. Poverty condition forces them to migrate to urban areas. So, it may be said that migration in Bangladesh represents transfer of poverty from rural to urban areas.

The rural poor people come to the urban areas mostly without resources. They have no shelter. Firstly they take shelter beside roads, railway station in transition and at last take shelter in the slum communities. Some of the migrants come with their relatives or

known persons, or fully depending on what is in the fate. In most cases, the slum dwellers were the poor of rural areas and the causes of migration are obviously related to poverty and unemployment (CUS, 1983 : 57). A large number of urban people, especially, in large towns and cities live in the slums. The situation has deteriorated due to the migration of rural people to the urban areas at an alarming rate. As a result, there is increase of squatter settlements in most of the urban areas.

3.4.1 Causes of Migration

Several studies indicate that majority of the poor migrate to cities due to various economic reasons, such as, poverty, unemployment and landlessness. Among other important causes, river erosion is prominent one (Islam, 1996) and a study shows that the rural people have migrated for survival, for better employment and for permanent residents in Dhaka (Begum : 1994). In the present study the economic, social and natural factors are major ones. In fact, migration indicates that the concerned person do not stay in the native land and tend to change the place for better future hurriedly.

Pull factors like the availability of trades and employment opportunities in the city motivated the slum dwellers to be urban oriented more than the push factors like river erosion and strife in the villages. They get into urban life out of an ambition of doing something and to get rid of the inhuman state of their rural life. As many as three causes might be identified behind the migration trends. Firstly, they wanted to be free from the troubles of maintaining a poverty-stricken rural life. Secondly, they considered the urban area to be a place of easy income and believed it would help them progress in life. Thirdly, the urban life is free from any push factor like river erosion or the curse of unemployment.

Table 3.5

Distribution of the respondents according to the causes for coming to Dhaka.

Reasons	Frequency	Percentage
River erosion	23	17.97
Strife in the village	6	4.69
Business purpose	23	17.97
Business with the relatives	3	2.34
Going abroad	1	0.78
Family disorganisation	1	0.78
Availability of employment opportunity	59	46.09
Marrying urban girl	3	2.34
Earning more	75	58.59
Others	18	14.06
Total	N=128	

Note: Multiple responses are possible

The table no 3.5 potrays that the respondents came to Dhaka from their rural address due to multifarious reasons. Of the respondents 58.59 per cent migrated with a view to earning more, 46.09 per cent for availing employment opportunity; 17.97 per cent for business purpose, 17.97 per cent for river erosion; 14.06 per cent for other purposes; 4.69 per cent for strife in the village; 2.34 per cent for business with the relatives; 2.34 per cent for marrying urban girl; only 0.78 per cent for going abroad and only 0.78 per cent for family breakdown.

3.5 Accompaniment of the Migrants

Near about 50 per cent of the migrants came to the City alone and the rest did along with their family members or relatives. Those who came alone were mainly bachelor and unemployed members of the family. They migrated to the urban areas in search of employment opportunities. Single migration may account for having no relation or acquaintance of a person in the city who can help him in his settlement. So, incase of the single migrants the question of visiting an unknown City with family members or relatives does not arise. After he has been settled, in the city he shifted his family to the present address. Those who came with family had relations or acquaintances in the migrated city and took shelter in their houses. They were assisted by their relations or acquaintances for the settlement. Besides, a large number of respondents having relations or acquaintances in the city migrated along with family due to several reasons, such as, river erosion, floods, social conflicts, landlessness and so forth.

To lead a solvent life with the family members is one of the major causes behind the respondents' migration to the urban place. As natural consequence, two fifths of the people along with family are found to have rushed to urban areas in order to get rid of the hardship of rural life. Those who migrated with family had little property in the village and they had to primarily lead a floating life in the city. Later on, they somehow managed to take shelter in the existent slums.

Table 3.6

Distribution of the respondents according to accompanied persons during migration from rural to urban areas

Persons accompanied	Frequency	Percentage
None	62	48.44
With family members including wife	50	39.06
With one relative	16	12.5
Total	N = 128	100.00

Table no 3.6 deals with migrants' accompaniment during their migration. With none was 48.44 per cent, with family members including wife, 39.06 per cent and 12.5 per cent with one relative. It is noticeable that about 50 per cent of the total number of migrants belong to the category of 'none'. The reasons for their single migration to the Dhaka City were firstly the settlement issue, and secondly the bachelor-hood. Those who came here individually are thought to be the victims of penury (extreme poverty). They came out in search of jobs. The 'push factors' as said before, played an important role in case of the migrants with family members including wife.

The majority of new migrants of the slum got the assistance of their relatives. Close relatives brought the new migrants along with them to the urban life. Their relatives who were earlier settled in the city assisted the respondents in-migrating because they wanted them to be economically emancipated. A section of the respondents (18.75%) is found to have come to the city with help of relatives. The next table would, however, reflect the types of relatives with whom they moved for Dhaka City.

Table 3.7

Distribution of the respondents according to the relationship to the context of which they have come to the Dhaka City.

Types of Relationship	Frequency	Percentage
Uterine brother and sister	8	33.33
Brother in law and Sister in law	4	16.67
Neighbour	4	16.67
Cousin	4	16.67
Father in law	3	12.50
Others	1	4.16
Total	N = 24	100.00

The table reveals that a section of 18.75 per cent respondents came to the Dhaka City with the help of others. In case of uterine brother and sister 33.33 per cent; brother/sister in law 16.67 per cent; neighbour 16.67 per cent; cousin 16.67 per cent; father in law 12.50 per cent and others 4.16 per cent. It is noticeable that none of the items in the table dominates ex parte. Every figure of the table plays more or less significant role.

They were compelled to migrate with the family members in spite of having uncertainties regarding shelter, employment opportunities and so on. They first took shelter on the street, launch and bus terminal and railway platform. With the passage of time this floating community succeeded in managing employment's and ultimately shelter in the slum. They got integrated with the slum community in this way. This chapter also provides information about the relationship between the assistant and the assisted. The process of migration, the duration of settlement, occupation and their visit to the permanent address have also been highlighted here.

3.6 Initiative for Migration

Most of the slum dwellers directly came to this slum from rural areas. They migrated to urban area alone or assisted by their relatives or neighbours for the sake of survival. These two sorts of initiatives for migration were very common among the slum dwellers. When (traditional) their rural life failed to provide them with financial security, they began to migrate with a view to earning somehow for existence. Another particular reason along with employment opportunity behind their migration was the charm of city life free from natural calamities like flood and river erosion. Besides, they were encouraged to migrate by various quarters. Thus the poor villagers were being migration oriented and taking shelter in the slum for low house rent and other expenses. The rural urban migration taking place in our country is mainly a consequence of lack of work rather than the demand of labour by developing economic activities in the urban areas. So, it can be said that urbanization in Bangladesh is the transfer of poverty from rural to urban areas (Islam, 1993 : 66).

In spite of having a small number of relatives in the city, the slum dwellers got assistance for migration to the city or the slum on the basis of common interest. Such kind of social bond exists even in their slum life that makes them live in a place or slum for a long period.

The relatives of respondents came to the urban areas (specially Dhaka) before or after the migration of them. One of the main initiators for the migration to the urban areas was the relative as it was hinted previously. Infact, the relatives' support and assistance were helpful for the respondents' migration to the urban areas. They helped the migrants in every respect including economic and non-economic (advice for familial matter). Most of the relatives of the slum dwellers are blood connected and related by the bond of marriage.

Near about one fourth of the respondents had no relative in Dhaka City during migration. Despite that they became urban oriented for employment and survival. Most of the respondents' relatives (63%) were blood connected. The relation between the respondents and their relatives in the slum remained intact, as it was in the past even after migration. The previous findings endorse the significant contribution of these relatives behind the respondents' migration.

3.6.1 Role of Close Relatives for the Respondents' Migration

A good majority of the respondents have relatives in Dhaka City. They have always contact with the close relatives. A few of them have however no relative. The relatives of the respondent are father-mother, uncle-aunt, brother-sister, brother/sister-in-law, daughter/son-in-law, father/mother-in-law and so on.

Table 3.8

Distribution of the respondents according to close relatives living in Dhaka City.

Close relatives	Frequency	Percentage
Father-Mother	9	7.03
Uncle-Aunt	27	21.09
Brother-Sister	45	35.16
Sister-in-law	4	3.13
Sister-Bridegroom	5	3.91
Daughter/Son-in-law	2	1.56
Father/Mother-in-law	8	6.25
Brother -in-law	2	1.56
None	33	25.78
Others	8	6.25
Total	N=128	

Note: Multiple responses are possible.

It is found that a large number of respondents have brothers, sisters and uncle-aunt in the city. Three categories of the relatives mentioned above are blood connected and perhaps these have played a vital role for the migration of the respondents. The respondents having relatives here might have been inspired by them to migrate, and those without relatives here might be compelled to migrate under adverse situations.

In case of 41 per cent of the respondents', as could be specifically pointed out, the relatives in the city were the initiators or aids for their migration from rural to urban life. More than 50 per cent of them had no relatives. The respondents who were assisted by their relatives had at least two relatives in the city on an average during migration. Following aspects of the slum dwellers have been observed: (a) In most cases, the relatives live in separate houses or rooms in the same place or adjacent areas; (b) The inter-personal relationship is satisfactory and they maintain regular communication with each other; (c) The assistance of relatives is considered important in respect of their security and influence in the slum; (d) They share their well and woes and exchange cooked foods (meats, curry, seasonal cake and so on); (e) They communicate or contact with their relatives living outside the slum; (f) Their relatives in the rural areas sometimes visit their house and they take loan from neighbours to give presentation and cooked food for the guests; (g) Sometimes, relatives are found to get entangled into conflicts which are ultimately solved.

The relatives of the respondents living in the city played an important role for their migration. As a matter of fact, the respondents and the relatives live side by side in the slum and in most cases, they have settled here almost at the same time. But they also live in other slums or places except for the present one. A section of respondents (44.53%) had relatives in the city during arrival time. The table no. 3.9 shows a pictorial view of this situation.

Table 3.9

Distribution of the respondents according to the number of relatives during arrival time in the Dhaka City.

No. of relatives	Frequency	Percentage
0-2	11	19.30
2-4	22	38.60
4-6	13	22.80
6-8	2	3.50
8-10	1	1.75
10-12	2	3.50
12+	6	10.53
Total	N=57	100.00

Note: A section of 44.53% (57) persons have relatives in Dhaka City.

This table depicts the number of relatives the respondents had at the time of their arrival in Dhaka. About 38.6 per cent respondents had 2-4 relatives, 22.8 per cent 4-6 relatives; 19.30 per cent 0-2 relatives and 10.53 per cent more than 12 relatives. The relatives played an encouraging role for the respondents, migration to Dhaka.

The relatives of near about fifty per cent respondents had come to Dhaka before they came and they played a vital role for the respondents' migration to the urban life. It is observed that the earlier migrant relatives wanted the respondents living in the rural areas to migrate to the city for two major reasons : Firstly they wanted to help their relatives in the village get rid of penury through migration, and increase their income so that they can send money for the poverty stricken family members in the village, Secondly they wanted to

increase their respective power in the slum and to build up a social circle that can keep the bond of social relationship intact and strong through the increase of mutual co-operation and understanding among themselves.

Relatives of a considerable number of the respondents came to the city long before their migration and most of the respondents migrated to the urban life with their relatives' assistance. So, the relative was an important medium in the city for migration. The relatives persuaded the respondents for three reasons : (a) They were very faithful to the respondents and they had got the relatives as their guide in the unknown city; (b) They gave the migrants first shelter in their houses and later on helped the migrants settle here; (c) They sought for them employment opportunities whatever temporary they are, by means of their prior social connections.

Findings show that in 40.63 per cent cases the respondents replied in the affirmative that their relatives came to Dhaka prior to their arrival and reverse is the situation in rest of the situations. In the first situation the respondents were encouraged to migrate to Dhaka by their relatives. On the contrary, the second situation provides the idea that they voluntarily came or were forced or motivated by push factors and pull factors.

The dwellers of the slum have been living here for about two decades, that is, 17 years on an average. Before arriving this slum, they lived in relatives' house or in other slums and even in a rootless state. Their habitation depended on the nature of migration whether they came alone or along with relatives or others. Those who were assisted by others for migration got the shelter in the house of initiators, in the slum or elsewhere. But those who migrated alone took shelter in railway station or launch terminal or on the footpath. They might have passed days and at last like a rolling stone sheltered in the slum.

The respondents in a good number of cases migrated to the city before or after their relatives' migration. Self-initiative and the relatives' assistance played active role behind their migration. Self-initiative had one edge that expresses the invitation towards relatives. On the other hand, relatives having been settled in the slum inspired the respondents to migrate to the city. Thus migration is considered as a revolving process.

Table 3.10

Distribution of data according to the relatives arrival to Dhaka before the respondents and its duration

		Duration (In year)							Total
		0-5	5-10	10-15	15-20	20-25	25-30	30-35	
Any relative came to Dhaka before respondents	None Count	6	9	16	15	10	11	9	76
	% of Total	4.6%	7.03%	12.5%	11.72%	7.81%	8.6%	7.03%	59.37%
	Family Count	2	5	5	5	3	5	1	26
	% of Total	1.56%	3.9%	3.9%	3.9%	2.34%	3.9%	.78%	20.31%
	Relatives Count	11	2	1	8	1	3		26
	% of Total	8.6%	1.56%	.78%	6.25%	.78%	2.34%		20.31%
Total Count		19	16	22	28	14	19	10	N=128
% of Total		14.84%	12.5%	17.18%	21.87%	10.9%	14.84%	7.81%	100.00%

The above table shows whether any relative of the respondents came before them or not and for how long the respondents have been here. Of the respondents, as it is found, about 59 per cent came here before their relatives did, the other family members (20.31 per cent) came before them and the relatives in about 20 per cent cases came before them. The respondents have been staying in the slum for 17 years on the average.

3.6.2 Transportation Involved in Migration

The slum dwellers primarily came to the city by road, river and train. Emphasis has been given on the easiest and cheapest route for the communication between the village and the city for migration. The frequenters of riverine areas (Barisal, Faridpur, Pirojpur, Vhola, Jhalokathi, Patuakhali, Shariatpur, Madaripur, Gopalganj etc.) sailed to the urban areas by launch, steamer and trawler. And those who migrated by train or bus were the inhabitants of the plain areas and they came to Dhaka owing to the convenient transport system. It deserves special mention that most of the dwellers of this slum came here in the Seventies of the Previous Century. At that time transport system was not so developed, especially, highways were inadequate. Naval routes were considered to be the important and convenient migration media for Dhaka. One thing can be noted down here that migrants who came by river became urban oriented forever owing to the river erosion and flood accompanied by poverty and is living in the slum till now.

Almost all migrants came to the urban life by road, train and river. Naval route was certainly the prime one they preferred most for this purpose. For communication they chose this route due to easy transport availability and less cost involvement. Most of the migrants who came to the city by river were the inhabitants of riverine areas: i.e. the people of south Bengal and those who traveled by road were the people of north Bengal. Most of the slum dwellers were the residents of Dhaka and its neighbouring areas and south Bengal. More than 50 per cent of the respondents came to the slum directly and 25 per cent of the total first got shelter in their relatives' house.

Table 3.11

Distribution of data according to the respondents' means of transport and first shelter taken in Dhaka while migrating.

		First Shelter in Dhaka							Total
		Relative's House	Acquainted House	Take rent in slum	Mess	Rail Station	Launch Terminal	Others	
How Respondents Come to Dhaka	By Road	17	3	29	1			1	51
	Count % of Total	13.3%	2.3%	22.7%	0.8%			0.8%	39.8%
	By Train	1	1	4	1	1		1	9
	Count % of Total	0.8%	0.8%	3.1%	0.8%	0.8%		0.8%	7.0%
	By River	15	6	37		2	2	6	68
	Count % of Total	11.7%	4.7%	28.9%		1.6%	1.6%	4.7%	53.1%
Total Count		33	10	70	2	3	2	8	N=128
% of Total		25.8%	7.8%	54.7%	1.6%	2.3%	1.6%	6.3%	100.0%

The table deals with the transport routes the respondents traveled through at the time of migration and the first shelter they took in the city. The statistics show that about 39.8 per cent of the respondents came by road; 22.7 per cent took shelter in the slum and 13.3 per cent in the relatives' house. About 7 per cent of the total respondents came by train; 3 per cent rented rooms in the slum. About 53 per cent came by river and 28.9 per cent took shelter in the slum and 11.7 per cent in relatives' house. It is remarkable that more than 50 per cent of the respondents first took shelter in rented house in the slum and about 25 per cent of the total first took shelter in relatives' house and the rest in the house of known persons in other

places, such as, railway station, mess, launch terminal and so on. The residential problem of the migrants was identified as crucial one of numerous problems. The migrants came across during migration process.

3.6.3 Family Members of the Migrants

The slum dwellers migrated to the urban areas due to various kinds of problems in their rural life. Having been troubled severely, they were compelled to migrate to the city along with families. Besides, river erosion, penury and social or familial conflict accounted for the migration. According to available findings, near about 50 per cent of the respondents migrated to the city with families. After migration the present slum has been the only permanent address for such large number of poor family members in the urban environment. In this context, various studies indicate that the majority of the migrants came to Dhaka in search of livelihood. They left their village home when they failed to seek out adequate means of earning livelihood there.

Table 3.12

Distribution of the respondents according to the number of family members came along with them.

No. of family members	Frequency	Percentage
0-2	01	1.61
2-4	22	35.48
4-6	25	40.32
6-8	11	17.74
8-10	02	3.23
10-12	01	1.61
Total	N=62	100.00

Note: A total of 48.44% respondents who have migrated with their family members.

The above table reveals that those who came in the city from their permanent residence with their family members including wife represent the picture of average family figure, that is, 4.8 members. Most of those families comprised 2-6 members (75.8%) and only 17.74 percent did 6-8 members with others including 4.84 per cent. These findings represent the worst condition of the respondents permanent address which they were forced to quit due to the reasons of multiplex natures, such as, river erosion, flood, social conflicts and so on.

Little more than 50 per cent of the respondents migrated alone. And after they were a bit settled, they brought the members of the family to the city. After the lapse of 8 years, on an average, they took the initiative for migration of their family members to the present address. Three major reasons taken into consideration behind the respondents' initiatives for the migration of the members of the families to the city were as follows: (a) The respondents were unmarried at the time of migration and by this time they created family through wedding in the village; (b) Being employed the respondents took the initiative for the migration of the family members from rural to urban areas; (c) Most of the respondents came to Dhaka at an early age and later on brought their parents and brothers-sisters to their present addresses. Thus the migration of these slum dwellers encourages other poor people in the village for migration.

Table 3.13

Distribution of the respondents coming alone according to the periods they took their family members from village homes to the Dhaka City.

Period (In year)	Frequency	Percentage
0-5	24	36.36
5-10	19	28.78
10-15	14	21.21
15-20	09	13.67
Total	N=66	100.00

Note: A group of 51.56% respondents who have migrated to the Dhaka City alone.

The table no. 3.13 reveals that the migrants' family came to Dhaka after their settlement. The migration trend of the respondents' families is remarkable within 0-5 years (36.36%) followed by 5-10 years (28.78%), 10-15 years (21.21%) and 15-20 years (13.67%) after their individual arrival. It is important to note here that the tendency of the respondents for the migration of their families to the present addresses with the hope of a life enriched with peace and prosperity was highlighted through the above findings.

A significant portion of them was also pushed by natural calamities (such as, river erosion, cyclone and flood), the war of liberation (1971), famine and landlessness. As a result, a vast majority of the Dhaka bound migrants were in fact poor and forced to live in the city's numerable bastees as tenants (Islam and Ahsan, 1996 :104).

The slum families are the effect of rural-urban migration trend and in consequence of this trends these slums have been turned into their permanent addresses. It can be said that the slum dwellers migrated to the urban areas for their basic requirements. Being migrants as well as slum dwellers, they faced mainly two kinds of problems in their rural life such as, economic and natural calamities.

They are called push factors. On the contrary, the facilities or opportunities of the urban areas like employment or more income are pull factors. "The non-economic factors motivating them are, 'need for education' and political unrest and violence. Some of the migrants had, in fact, moved only as dependents with their parents or other guardians" (Islam, 1996: 58). The presence of relatives in the city specified or previous contacts with or knowledge about the city is considered an important factor in the decision to make a move to city. The findings of our present study confirm this view. Most of the respondents came to Dhaka because they had relatives in the city. In our observation, it may also be said that the other reasons for moving specifically to Dhaka to be its being nearer to the respondents home and easy communication and other reasons including marriage.

The effect of rural-urban migration is vigorously bad in the urban life and the urban people rapidly increases and creates residential problems. This influx of rural-urban migration resulted in the congested housing condition i.e. the settlement of poor people is called slum community. Over the recent past the rural poor people increasingly migrated to the city life. The experience of the last three decades discloses that the rate of migration has quickly proceeded the increasing rate of urban population by 6.7% per annum compared to rural population which grew by 2.3% during the same period (Chowdhury, 1980). According to the statistics from 1961 to 1981 for the two decades the population growth rate of urban areas increases more than 6 and from 1981-1991 is 5.17 (BBS, 1995). The increasing rate will be continued and the experts opine that in 2015 it will at least be 3.9.

In the present study, it is seen that most of the respondents came from rural areas and took shelter here more than 16 years on an average. In fact, migration trend of the poor people caused the explosion of slum population and it has increased the number of urban poor. Therefore, the migration of poor people from rural to urban areas largely accounts for slum and floating population in the city areas.

Chapter FOUR

Occupation and Income

Occupation and income are interrelated issues. Income is determined on the nature of occupation. In the slum under study, most of the people are day labourers and they are involved in various economic activities. The urban poor occupying the lower levels of the employment structure contribute significantly to the urban economy. Many of the essential services are performed by them. All their activities are economically linked with other income groups in the urban areas. In recent years, the urban labour forces have been increased significantly, specially, women labour forces and their involvement in the income generating activities conducive to family solvency. Nationally, it increases at a rate of almost 11 per cent annually. The female work force growth rate in urban areas is even higher. It increases at a rate of about 15 per cent annually in urban areas (Islam, 1996).

The slum dwellers are employed in both formal and informal sectors. In formal sector the types of occupations include factory labourers, less skilled technicians like electricians, plumbers, repairmen, service holders like clerks, office assistants, typists, lift operators, peons, security guards and others. Some of the slum dwellers are engaged in such kinds of occupations. On the contrary, a large number of slum people are involved in informal sectors. The scope for such types of employment is relatively easy, as very little skill and capital are required for them. Manual labour, transport labour, various types of craftsmanship, trade and business appear to have dominated the occupation pattern in the informal employment

sector of Dhaka City. In a detailed study of the urban informal employment sector of Dhaka city, the occupations have been classified into the following five broad classes; a) Street selling and other petty retailing; b) Repair and other personal services; c) Crafts and other manufacturing; d) Construction work and e) Transport service (Amin: 1986). The CUS study on urban poor has found that on an average 16.38 per cent of all working members were labourers followed by transport workers (14 per cent) who are mainly rickshaw and car pullers.

In most cases, uncertainty of income as well as job insecurity pervades the lives of the slum people. They live on hand to mouth and pass their days with minimum cost. It has been observed that in almost all occupations, the major component of family income is that of the household's chief. However, in the case of family headed by female is exceptional one. "In the case of salaried service holders, all earning members of the family contribute almost equally to family income" (Majumder and et.al, 1996 : 35).

This chapter deals with the employment and income situation of the slum dwellers. The four basic items, such as, education, occupation, income and expenditure, unemployment and poverty level have been described in it. All these variables are interrelated with one another and the slum dwellers always deal with such cases. Their occupations and income level are low standard and they cannot afford to meet the basic needs with their own income.

4.1.1 Educational Level

Education is the backbone of a nation. But more than 50 per cent of the respondents (slum-dwellers) are found illiterate. Literate ones are found to have nominal education. The rate and the level of their education are quite consistent with the national standard. Perhaps, the slum dwellers are not serious and sincere to education and most of them are dropouts for various reasons. Besides, due to the absence of proper enlightenment of the slum people through academic learning, they are not even mindful of receiving professional life skill training. Only 18 percent respondents in the present study were found to have professional expertise. In another it is found that “about 35 per cent slum dwellers are educated and the remaining vast majority are illiterate” (Begum, 1994 : 48).

The condition of formal education of the slum dwellers is below the standard: (a) The majority is illiterate in the slum arena and those who are literate belong to beneath the moderate level; (b) The poor community is found them unable to continue their academic learning for a tolerable period. Today, the Government and Non government organizations have made a progress in this regard by their untiring efforts.

Now a days the children of the respondents are found to become school oriented despite many in conveniences that stand against basic education and proper development of human resources. The rate of female education holds up a disappointing picture and it acts like an impediment on the way to uplift of human resources.

Table 4.1

Percent distribution of the census respondents according to their educational status.

Educational Qualifications	Frequency	Percentages
Illiterate	287	56.27
Only can write the name	40	7.84
Primary	116	22.75
Secondary	62	12.16
Higher secondary	05	0.98
Total	N=510	100.00

Note: The table is based on census data

The table sums up the educational status of the slum dwellers. The literacy rate of the respondents is however satisfactory (56.27 %). About 8 (7.84) per cent of them can write their names only. About 23 (22.75%) per cent completed their education at primary and 12.16 per cent did it of secondary level. Less than 1 per cent received education up to higher secondary level.

The respondents and their family members are educated at different levels. A good number of them do not enroll in the school. So, these portions are deprived of educational facilities. The children of the respondents' family do not get themselves admitted to the school owing to the guardian's unconsciousness and lack of proper initiatives. Their economic insolvency is also a vital cause for not sending their children to schools. As a result, the slum's children are far away from education and proper training required for human resource development. Particularly girls are deprived of these facilities. The women sections are always neglected for the educational opportunity.

Table 4.2

Percent distribution of educational qualifications of the family members of the respondents.

Family members (In Age)	Educational Qualifications	Frequency	Percentages
18+	Illiterate	874	39.62
	Can read only	01	.04
	Can write only	62	2.81
	Primary	192	8.70
	S.S.C	104	4.71
	H.S.C	06	.27
	Graduation	03	.14
0-18	Don't go to school	451	20.44
	Primary	339	15.09
	S.S.C	40	1.81
	H.S.C	02	.09
	Pre-School aged	132	5.98
Total		N=2206	100.00

Note: The table is based on census data and there are 2206 people live in Sarder-er-Tek slum.

The above table reveals the level of education of the respondents family members. Among the aged dwellers (18 years+), more than 2.85 per cent can read and write only. And others' education is up to primary (8.70%), S.S.C (4.71%), H.S.C (.27%) and Graduation level (.14%) respectively. On the other hand, about 20.44 percent of respondents' children (0-18 years) do not go to school.. And about 15.09 per cent are at primary level and about 1.81 per cent are at S.S.C level. It deserves mention that none of them holds religious or *madrasha* background. Surprisingly enough that more than 5.98 per cent of the population are under 6 years.

4.1.2 Occupational Training

In most cases occupation patterns of the slum dwellers are of non- technical and low earning. For want of technical skills this is the situation. However, the study findings show that some (14.06%) members of the respondents' families feel the need for professional training. It is obviously a level of awareness among the slum dwellers and the realization of which would definitely promote their living standard.

The findings of the study provides a transparent idea about the varieties of professional and vocational training and experience the slum dwellers are interested in. A total of 14.06% of the respondents have shown interest in the occupational training like furniture making, taxi driving, rickshaw pulling, construction work and cooking in different ratios.

The slum dwellers are found to be less in number and slow in efforts for the development of human resource. In this regard, concerted efforts and assurance of work opportunities can rather lead them to the development of occupational skill in them to some extent. The occupation of meager income, lack of tendency to earn more, and the scarcity of institutional advantages for such life skill training are held accountable for their being few in number and slow in motion in the pursuit of human resources development.

4.2 Occupation of Sarder-er-Tek Dwellers

The slum dwellers pursue a variety of occupations in their urban life for the sake of existence. The occupational diversity and changes

therein are remarkable between their first and present job in their urban life. But some are found to earn their livelihood by pursuing the previous professions. This chapter mainly focuses on types and natures of the respondents' rural and urban occupations. In it, attempts have also taken their occupational involvement into consideration and the causes of changing previous ones. Besides the respondents' concern, it deals with the types of occupations, experience and training. The respondents' family members are involved in various kinds of occupations of their choice. After all, "most of the slum dwellers are found to be involved in unskilled and temporary occupations. It is also found that they are involved in work which requires hard labour with low wages" (Begum, 1993: 52). At the fast growing demand of labour the presence of unskilled workers along with skilled and trained ones can be sorted out in the urban life. This co-participation of skilled and unskilled workers plays a significant role not only for their own needs but also for the city itself. The urban poor (slum dwellers) occupying the lower levels of the employment structure of cities contribute significantly to the urban economy. Many of the essential services are performed by them. All their activities are economically linked to the other income groups in the urban areas. "In the recent years, there has been a significant expansion in the relative proportion of the urban labour force" (Islam, 1996: 73). In fact, the slum dwellers are engaged in various sorts of occupations and only a few of them are found to be earning their livelihood being involved in more than one occupation at the same time. A considerable number of female members are also found to provide financial assistance to their respective families being involved in garments work.

4.2.1 First Occupation in the Post Migration

After migration the slum dwellers have to first concentrate on solving residential problem and after that on earning livelihood. Of course, they can fulfill their economic expectation of getting a paid job (Majumder, 1996: 35). Needless to say, the urban life is costlier than the rural one. The reality they are placed in may be used as an effective scale of assessing the financial insolvency of the slum dwellers. They are required to purchase water, fuel apart from daily necessities. At the beginning stage almost all have to go for rented houses for residence. They are also compelled to engage themselves in income earning activities and often more than one occupation at the same time. Information about the trends among the slum dwellers for easily manageable jobs and doing more than one job the same time may be seen in the table no. 4.4. Their involvement in activities could easily be realized by studying their inclination and urgency for meeting more expenses in urban life. But some professions such as, carpenters, masons etc. are common both in rural and urban areas. Information about first occupation held by the slum dwellers have been pictured in the table no. 4.3.

Table 4.3

Distribution of respondents' data according to the first occupation they held just after coming to the Dhaka City.

Nature of occupation	Frequency	Percentage
Rickshaw pulling	55	42.97
Small trade	26	20.31
Day labour	18	14.06
Garments work	13	10.16
Carpentry	1	0.78
Govt. service	7	5.47
Service (in private hotel)	8	6.25
Hawkey	6	4.69
Taxi driving	6	4.69
Vegetables selling	6	4.69
Domestic service (maid servant)	3	2.34
Cart pulling	1	0.78
Non govt./private service (Not hotel service)	7	5.47
Serving as Taxi helper	2	1.56
Serving as Mason	11	8.59
Work in community centres	2	1.56
Others	18	14.06
Total	N=128	

Note: Multiple responses are possible.

The above table reveals the information about first job of the respondents at the time of their first arrival in Dhaka. Their jobs are

Rickshaw pulling (42.97%); Small trade (20.31%); Day labour (14.06%); Garments work (10.16%); Carpentry (0.78%); Government service (5.47%); Services in hotel (6.25%); Hawkery (4.69%); Taxi driving (4.69%); Vegetable selling (7.81%); Maid servant (2.34%); Cart pulling (.78%); Private service (5.47%); Serving as Taxi helper (1.56%); and Mason (8.59%). When the respondents came to the Dhaka City for the first time, they engaged themselves in semi-skilled and unskilled jobs on temporary basis to meet the daily needs. They endeavored to attain money through the temporary jobs so that they could start a new venture with that amount. So, it may be said that the preliminary occupations in many cases are the basis on which they could develop new ones in the city life.

4.2.2. Present Occupation of the Respondents

The Sarder-er-Tek slum dwellers are found to be engaged in various jobs. These jobs are better and more permanent than the previous ones. They think that they are earning more from the present occupation. But their present concerns are similarly laborious and based on small capital. The table no. 4.4 confirms the above statement i.e. the respondents are found to be engaged in more than one occupation at the same time. This table forms a picture of both common and daily occupations of the slum dwellers.

Table 4.4

Distribution of respondents according to the present main occupation.

Present occupation	Frequency	Percentage
Small trade (shop keeping and business)	20	15.63
Rickshaw pulling	40	31.25
Fish selling	2	1.56
Taxi driving	5	3.91
Vegetable selling	2	1.56
Garments work	12	9.38
Serving as mason	7	5.67
Day labour	6	4.69
Hawkery	7	5.67
Unemployed	4	3.13
Govt. employee	9	7.03
Hotel boy	4	3.13
Others (Beggars; Water seller; Nut seller; brick chopper)	10	7.81
Total	N=128	100.00

The respondents are now involved in a variety of occupations. However, rickshaw pullers occupy a significant position (31.25%) and the other professions include small traders (15.63%), Garments workers (9.38%), Government employees (7.03%), Mason (5.67%), Hotel boy (3.13%), unemployed (3.13%), Fish seller (1.56%), and Others i.e. beggars, water seller, brick chopper, nut seller (7.81%).

A large number of the respondents work as a rickshaw puller due to the fact that it is easily manageable and hardly requires training. Most of rickshaw pullers are not owner; they rent rickshaws from the owners on hour or daily basis. The small traders are also found to be insignificant in number who mainly include fish seller, grocer, and fetch and sell papers, sweet and fruits seller. Though the Government employees are insignificant in number but it requires explanation. All of the government employees are PWD workers and most of them are the members of lower subordinate service, namely, peon, messenger, scavenger, guard and so forth.

4.2.3. Period of the Present Occupation

The slum dwellers are found to be serving their present occupations for twelve years on an average. The duration of their occupations mostly depends on two aspects: i) The involvement of slum dwellers' in such occupations depends on their length of residence at the slum. ii) The slum dwellers' engagement in various odd jobs which do not require professional skills. So, they have to remain in the same jobs for a good deal of time. Moreover, they don't have any high ambition or professional skill.

Table 4.5

Distribution of the respondents according to time period they are engaged in the present occupations.

Time (year)	Frequency	Percentage
0-5	37	28.91
5-10	30	23.44
10-15	20	15.63
15-20	18	14.06
20-25	7	5.47
25-30	7	5.47
30-35	5	3.91
35-40	4	3.13
Total	N= 128	100.00

$\bar{x}$ 12.07 years

The above table deals with the period the respondents have been in the present occupations. About 29 per cent have been serving for 0-5 years followed by 23.44 per cent for 5-10 years, 15.63 per cent for 10-15 years, 14.06 per cent for 15-20 years, 5.47 per cent for 20-25 years, 5.47 per cent for 25-30 years, 3.91 per cent for 30-35 years and 3.13 per cent for 35-40 years. It is noteworthy that they are apprehended by the change of their professions that may cause financial insolvency and unemployment problem. Notwithstanding that their knowledge and skills are traditional which is not enough to take up the challenge of adventurous career in the age of science and technology. For this circumstances they are left far behind the present stream of vigorous life style.

4.2.4 Causes of Occupational Changes

The slum dwellers are in majority cases found to have changed their occupation twice. Firstly, they have changed their rural occupation after their migration to the city from villages and secondly, they get involved in new occupation after deserting the earlier one.

However, the reasons for change are produced in the table no. 4.6. Most of the respondents have pointed out that want of capital and physical labour are the main causes of this change. Here, want of capital means that the profession in which they get involved, they begin to spend money from the main savings for the uninterrupted haunt of poverty. The declining physical strength is another reason which forces them to get involved in such occupation demanding least physical labour.

Table 4.6

Distribution of respondents according to the causes of changes in the occupation.

Causes of change	Frequency N=128	Percentage
Shortage of money	10	7.30
Low income	58	42.34
Loss of occupation	9	6.57
Hard labour	29	21.16
No Liberty/Freedom	8	5.84
Conflict between owner and labour	3	2.20
Removed from jobs	4	2.90
Risky nature of work	3	2.20
Less benefit	3	2.20
Indignity	3	2.20
Lack of opportunities	3	2.20
Irregular salary	2	1.45
Insecurity	1	0.73
Others	1	0.73
Total	N = 137	

Note: Multiple responses are possible.

At the very outset of slum life, the respondents got involved in various kinds of occupation without any pre-thinking. But, later on many of them have been forced to quit those occupations due to various reasons. The table shows the causes of occupational changes

after coming to the slum. Those are mainly low income hard labour shortage of money loss of occupation no liberty and removal from jobs And other minor causes are conflict between owner and labourer; risky nature of work; less benefit, indignity; lack of opportunity; irregular salary; insecurity and so on. With a view to earning a lot and for hard working the respondents change their occupations mainly. Other causes are personal dissatisfaction and many other complications in the working place. The above causes are not the individual ones; they are the general ones prevailing in the job market of the respondents.

4.2.5 Economic Activities of the Respondents

Family Members

In most cases the respondents' family members are found to be engaged in various income earning activities. Most of the female members are garments workers. It signifies that the wife or the daughter along with the principal bread earner (the respondent) have been involved in economic activity in support of the family maintenance. Besides this, respondents' brother, son and other relatives living in his family also got the opportunity to engage themselves in the income earning activities to help the family.

In the present study, it has been found that women divorced or deserted by the husbands were, in many cases, compelled to earn their own bread. Because they had none to look after or parental guardians did not want to support them. It has been observed in certain cases that they live with the parents or brothers, but they can't live with them without earning money. But the income is very poor in comparison with male counterpart and as such they face a lot of problems in the working place. The poor working women undergo

various types of harassment and social obstacles in spite of holding similar jobs. As hinted above women are paid less than their male counterpart. Lack of education, proper training and professional expertise force women to choose work with less pay (Ahmed, 1992). It depicts that among the women who face any problem, more than half of them face family problems (Parvin and et. al, 1995: 29).

The women working as domestic servants have problems different from those of other professions. However, problem varies from profession to profession. The most significant aspect of this study is that the other members of the respondents' families are usually engaged in various odd jobs and they are considered to be a helping hand to the families' main income. A total of 46.09% are found to be involved in various occupations which may be seen in the table no. 4.7.

Table 4.7

Distribution of respondents' family members according to the jobs.

Types of jobs	Frequency	Percentage
Rickshaw pulling	5	8.47
Taxi driving	1	1.69
Day labour	1	1.69
Garments work	37	62.71
Domestic service	2	3.39
Small trade	5	8.47
Workshop work	3	5.08
NGO work	1	1.69
Others (Begging, Cobblers work, Vegetable selling)	4	6.78
Total	N = 59	100

A group of 46.09% respondents' family members including sons, daughters and wives are involved in jobs of different natures and types. The table no. 4.7 sums up the criteria of jobs held by sons, daughters and wives. Wives and daughters mainly work as garments workers (62.71%) and domestic servants (3.39%). And the sons are mainly involved in rickshaw pulling (8.47%); Taxi driving (1.69%), Day labour (1.69%); Small trade (8.47%); Workshops (5.08%) NGO works (1.69%) and others (6.78%). Their jobs are mainly temporary and perhaps low paid.

4.2.6 Occupational Skills or Experiences of the Family Members

The family members of the slum dwellers have various experiences. These experiences have been achieved in two ways. Firstly, they inherited it from their ancestral occupation and secondly, they gathered experiences from work. A few of the respondents have reported that the family members in 13.28 per cent cases have work experiences but in practice it has been seen that in most cases they are of no use. Because, with those experiences most of the time they have failed to manage jobs. Furthermore, some skills and experience of cultivation, mechanics of tubewell and weaving are practically rural in origin having no use in the urban society. Despite all these constraints slum dwellers have the options to apply skills according to their own choice for extra income. About 15% (14.84%) of the respondents have been found to claim that members belonging to their families have occupational skills or experiences. Those are, as reported, cooking, cultivation, cottage industry, mechanic of tube-well, construction work, taxi-driving, rickshaw pulling, weaving, petty business etc.

Based on the above, it may be commented that the jobs of the slum dwellers though few in number are related to professional training. So, it attests a proof that they feel the need for professional training for earning more with a view to earning satisfying standard of life.

By reviewing the above situation a significant co-relation between the past and present jobs held by the respondents can be perceived easily. For the sake of earning they are involved in occupations whatever they are. Participation of women in income earning activities depicted here holds special significance. By doing

the works like garments work, domestic service they wish to become self-reliant and provides a financial support for the families. The women who have the control over their income can participate strongly in the affairs of decision making and bear strong execution power in the family (Parvin, 1995: 27). So, this reflects a milestone in empowerment of women in the country.

This sort of working life in case of the poor women is definitely helpful for in the struggle of economic emancipation. But it is noteworthy that the occupations in which the members of respondents' families particularly the women are engaged beget comparatively a poor wage and most of the time they are unstable also. This poor slum community barely keeps body and soul together depending on easily available work opportunities, whatever the monetary outcome.

4.3 Income and Expenditure

Most of the urban poor are slum dwellers and they have to live within their means. This condition of urban life badly affects the other aspects of the lives of the slum dwellers. Ordinary profession, low income and low living standard of the slum dwellers are inseparable from one another. One of the features focused in this study is income and expenditure. These two are significant for four reasons: a) Mainly the slum dwellers have come to the city to earn money and the subsistence of their family members are related to it; b) In most cases the earning of the slum dwellers are not adequate to meet their needs and ameliorate poverty at all; c) The disparity between income and expenditure is the most important feature of the economic life of the slum dwellers; and d) The slum dwellers earn a considerable amount of their income from house rent. So, how much this income

contributes to their family income deserves attention. However, attention may be paid to the analyses of certain variables relevant with the above situation.

4.3.1 Family income

The family income of the Sarder-er-Tek slum dwellers may be categorized into different levels. The average family income was Tk. 3101.49 (US \$ 1 = Tk about 50) in 1998. The highest income was Tk 15000 and the lowest Tk. up to 1500. This amount of money shown against each level has been gathered from various sources. In most cases, the family income happens to be that of the family chief only. Those earning from house rent and other fixed sources have the highest income. Those who earn Tk. 7500 or more are few in number. They are the owners of houses and dwellings at Sarder-er-Tek for a long time. Naturally, in these cases, income(s) become not only stable but voluminous also. And the owners of those income(s) have position in the community power structure.

Table 4.8

Percent distribution of the respondents according to family income.

	Total Income (In Taka)	Frequency	Percentage
1	up to -1500	62	12.16
2	1501-2000	68	13.33
3	2001-2500	61	11.96
4	2501-3000	108	21.17
5	3001-3500	43	8.43
6	3501-4000	53	10.39
7	4001-4500	32	6.27
8	4501-5000	35	6.86
9	5001-5500	09	1.76
10	5501-6000	12	2.35
11	6001-6500	03	0.59
12	6501-7000	05	0.98
13	7001-7500	09	1.76
14	7501-8000	04	0.78
15	8001-8500	01	0.19
16	8501-9000	01	0.19
17	9001-9500	01	0.19
18	9501-10000	02	0.38
19	15000+	01	0.19
	Total	N = 510	

$$\bar{X} = 3101.49$$

Note: Total no. of families/households at Sarder-er-Tek were 510

From the above table it is understood that the average income stands at Tk. 3101.49. The income produced in tabular form in many cases is not sufficient for people to cope with the expenses of city life.

These income patterns in large number does not meet the needs of a family comprising more than 5 members. However, the family income ranges from Tk. 1500 to Tk. 3000 constitute 45.29% of the population. The income levels from Tk. 3001 to 5000 cover 31.95%; and above Tk. 5001 up to the ceiling of Tk. 15000+ the percentage of the respondents is very negligible (the table may be seen). But one distinguishing feature is that the largest concentration is found in the level of Tk 2501 – Tk 3000. A recent study also mentions that in case female members the minimum monthly income is Tk. 150 and maximum Tk. 2000 (Begum 1994: 52). This is because of this fact that women have little job opportunities and they are paid low wages in comparison with their male counterpart.

4.3.2. Personal Monthly Income of the Respondents

From the available information, it is evident that chief bread earner of the slum dwellers is the family head or the respondent himself/herself. A good majority of the respondents are found to earn Tk. 2501 – 3000 and only a few of them (around 12%) are found to earn Tk. 3001 to highest ceiling of Tk 8000. The average income is however Tk. 2165. At the level of Tk 2501 –Tk 3000 in case of family income also there is the highest concentration. The situation, therefore, attest to the truth that the family heads' income has been the major source in income accumulation. It is noteworthy that the incomes of the respondents include their rental income of house owner. So, the occupational involvement fail to ensure sufficient income for many of them. A small number of the respondents are female (11.57%). They earn through working in the garments industries and other informal sectors. This income, in almost all cases, is not sufficient to earn their livelihood.

Table 4.9

Distribution of respondents according to personal monthly income.

Monthly Income (In Taka)	Frequency	Percentage
000-500	41	8.04
501-1000	33	6.47
1001-1500	72	14.11
1501-2000	98	19.21
2001-2500	60	11.76
2501-3000	130	25.49
3001-3500	22	4.31
3501-4000	24	4.70
4001-4500	07	1.37
4501-5000	15	2.94
5001-5500	0	00
5501-6000	03	0.59
6001-6500	0	00
6501-7000	03	0.59
7001-7500	01	0.19
7501-8000	01	0.19
Total	N=510	100.00

$$\bar{X} = 2165.21$$

Note: Table is based on census data.

The respondents' average monthly income is estimated to be Tk. 2165. It ranges from Tk. 500 to Tk. 8000. About 85 per cent earn up to Tk. 3000 and the rest earn up to Tk. 3000 or more. It has been observed that about 50 percent family heads belong to a group above the modal income group of Tk. 2501 to Tk. 3000. It is interesting to note that male population is mainly involved in income earning activities while adult females are mainly housewives. Only a small number of them are involved in employment outside their homes mostly as day laborers followed by service in garments work and business.

The personal income of the respondents is spent for the maintenance of the family. As said earlier, the expenditure of the family

depends on the income of the respondents. The income of other family members is considered to be subsidiary income. It is noteworthy that most of the respondents are day laborers (rickshaw puller, petty traders, mason) and they earn by the sweat of their brow. In case, they fail to work, they cannot earn. Thus poverty situation of the respondents is multiplied day by day due to the uncertainties of their income.

4.3.3 House Rent Income

House rent is considered to be a major source of income for some dwellers. Noticeable that a small section rent out a room for Tk. 300 to Tk. 400. On an average respondents rent out one or more rooms, and it is considered one of the most important source of their income. Generally who came here earlier and built houses occupying land are regarded as 'Land Lords'. Being permanent residents they dominate over their tenants and they are also known as the social and economic power of the slum. It is noteworthy that the landowners are the members of a joint family and most of the family members are income earners. Families having more income are regarded as landowners. Besides, many families are found to be earning their livelihood only by renting out houses. In 1999, while collecting data the government took a slum eviction programme (later on postponed) and at that time the house owners looked very anxious and gloomy. So, it can be inferred that both the rental income and living in the slums have a bearing upon the slum dwellers. A Small section (4.5%) of the respondents are found to have houses to let, and out of that the income they earn has been described.

The income from this sector varies significantly. A section of the respondents earn Tk. 600 to Tk. 900 monthly. Another section, a relatively big in number earns Tk. 1200 to Tk. 1500. Of the other some earn Tk. 1500 – Tk. 1800 and some others do from the same

source Tk. 300 – Tk. 600. The average income thus obtained by the respondents is Tk. 893.48.

4.3.4. Comparative Analysis of Income and Expenditure

Both income and expense are higher in Dhaka City in comparison with those in villages. The rural poor migrate to city with a dream of earning more. As there are scope to get jobs skilled or unskilled, the people can avail themselves of there job opportunities. The availability of work and opportunity attracts the rural poor to the urban areas. Moreover, jobs are available here throughout the year. As a result, the migrants taking shelter in the slum may not earn as per need of their urban living. Because here expenditure is much higher than it is in the village. Many a time expenditure exceeds the income. Heavy expenditure of city people do not encourage them to save and this practice does not help in the alleviation of poverty. In such conditions they some how pass their days-ill-fed and ill clad.

It is worth mentioning that 5 per cent of the respondents reported that their incomes have not increased in their urban life. And according to about 39 per cent the expenditures have not increased. The disparity between income and expenditure exposes a lack of consciousness about their expenditure. Because of uncertain and unfixed income they are habituated in unplanned spending. Thus lack of clear ideas among a section of the respondents about income and expenditure becomes explicit. Though their income is higher than it was in villages still it is true that cost of living in cities is much higher than income they earn.

Table 4.10

Distribution of respondents according to their opinion about the increase of income and expenditure.

Increase of Income			Increase of Expenditure		
Increase (in %)	Frequency	Percentage	Increase (in %)	Frequency	Percentage
1%-20%	21	16.41	1%-20%	6	4.69
20%-40%	31	24.22	20%-40%	21	16.41
40%-60%	24	18.75	40%-60%	39	30.67
60%-80%	38	29.69	60%-80%	11	8.59
80%-100%	8	6.25	80%-100%	1	0.78
	N=128			N=128	
Note: Only 4.68% respondents opined in the negative about the increase of income.			Note: Only 39.06% respondents expressed opinion about the increase of expenses.		

Co-relation (r) = 0.52

The table shows two major variables i.e. increase of income and expenditure of the respondents' family in the present urban life. Increase of expenditure is a common phenomenon in urban life in all strata of population. In respect of income, it is seen that about 16.41 per cent are in 1-20%; 24.22 per cent in 20-40%; 18.75 per cent in 40%-60%; 29.69 per cent in 60%-80% and 6.25 per cent are in 80%-100% levels. The table also reveals that their income have increased in urban area more than what were in rural areas, and that were more than 50%. It may be analyzed into two contexts: In the urban life, the cost of living is high in comparison with that of rural areas, that is the increased earning is not sufficient enough to meet their needs. Another argument is that most of the respondents came to Dhaka from their permanent residence at least 10 years ago. Due to time to time inflation purchasing power of money has decreased in comparison with that when they migrated.

This table also reveals on the other hand the increase of expenditure in urban life than the rural life. About 61 per cent (60.94%) viewed that their expenditure has increased and more than 39 per cent viewed that their expenditure has not increased. Increase of the respondents' expenditure is about 5 per cent (4.59%) at 1-20 per cent levels; more than 16 per cent (16.41%) at 20-40% levels; more than 30 per cent (30.67%) at 60-80% per cent levels; about 9 per cent (8.59%) in 60-80 per cent levels and only about 1 per cent (.78%) is in 80-100 per cent levels. This table also shows that the income level of the respondents is not higher than the expenditure level. There is partial co-relation between increase of income and expenditure in their present urban life. The limitation of the table is that there are no subjectwise income and expenditure. As a result, it is not easy to measure income and expenditure of the respondents' families. Of course, the researcher has initiated to present the income figure in relation to the occupation.

4.3.5. Income of Respondents' Family Members in Relation to Their Occupation

In consistent findings regarding income are evident in the census and the survey. It could have happened due to variation of time vis a vis data collection. As the income of the respondents according to occupation has been attached here, it would help in getting probed and authentic data. The first and the secondary occupation having been included would enable to make a relationship between occupation and income clearly. Though the rickshaw pullers and the garment's workers are large in number, the service holders are found to dominate over them in respect of income (though they are small in number). It may be mentioned that only the income of the occupationals has been produced here neglecting their rental and other sources of income.

Table 4.11

Distribution the respondent by monthly income and its sources

Sources of income	Income (In Taka)									Frequency	Percentage
	0-500	500-1000	1000-1500	1500-2000	2000-2500	2500-3000	3000-3500	3500-4000	4000-4500		
1. Rickshaw pulling			03 2.34%	08 6.25%	15 11.71%	10 7.81%	08 6.25%	03 2.34%	03 2.34%	50	39.06
2. Baby/Taxi Driving			-	-	-	02 1.56%	02 1.56%	-	04 3.12%	08	6.25
3. Labour/Day Labour		02 1.56%	-	04 3.12%	05 3.90%	02 1.56%	01 .78%	-	-	14	10.94
4. Hawkers	1 .78%	02 1.56%	02 1.56%	01 .78%	02 1.56%	02 1.56%	01 .78%	-	-	11	8.59
5. Small Traders	02 1.56%	04 3.12%	-	-	09 7.03%	04 3.12%	07 5.47%	10 7.81%	04 3.12%	40	31.25
6. Services	03 2.34%	05 3.9%	-	01 .78%	-	01 .78%	03 2.34%	03 2.34%	05 3.9%	21	16.41
7. House rent	03 2.34%	06 4.69%	-	02 1.56%	-	-	01 .78%	-	-	12	9.37
8. Domestic	06 4.69%	01 .78%	-	-	-	-	-	-	-	07	5.47
9. Others	03 2.34%	02 1.56%	05 3.9%	05 3.9%	-	-	03 2.34%	01 .78%	01 .78%	20	15.62
10. Garments	03 2.34%	19 14.84%	17 13.28%	09 7.03%	07 5.47%	01 .78%	02 1.56%	-	01 .78%	59	46.09
Total	21 16.41%	41 32.03%	27 21.09%	30 23.44%	38 29.68%	22 17.19%	28 21.87%	17 13.28%	18 14.06%	N=128	

Average = Tk. 2037.29

Note: Multiple responses are possible.

The above table presents the different sources of income of the respondents' families. The amount of monthly income and its average vary from one family to another due to the diversity of occupations. About 39 per cent of the respondents' families earn from rickshaw

pulling. Among the rickshaw pullers more than 2 per cent earn from Tk. 1000-Tk. 1500 per month; about 6 per cent from Tk. 1500 to Tk. 2000; about 12 per cent from Tk.2000 to Tk. 2500; about 8 per cent from Tk. 2500- Tk. 3000; about 6 from Tk. 3000- Tk. 3500; about 2 per cent from Tk. 3500-Tk. 4000; about 2 per cent from Tk. 4000-Tk. 4500; About 6 per cent respondents' families earn from baby taxi driving. Among the baby taxi drivers more than 1 per cent earns from Tk. 2500- Tk. 3000; more than 1 per cent earn from Tk. 3000- Tk. 3500; about 3 per cent from Tk. 4000-Tk. 4500. About 11 per cent respondents' families earn from day labouring. Among the day labourers more than 1 per cent earn from Tk. 500-Tk. 1000; about 3 per cent from Tk. 1500-Tk. 2000; about 4 per cent from Tk. 2000 -Tk. 2500; more than 1 per cent from Tk. 2500 to Tk. 3000 and less than 1 per cent from Tk. 3000-Tk. 3500. More than 8 per cent respondents' families earn from hawkry. Among the hawkers less than 1 per cent earn from Tk 000-Tk. 500; more than 1 per cent from Tk. 500-Tk. 1000; more than 1 per cent from Tk. 1000-Tk. 1500; less than 1 per cent from Tk. 1500-Tk. 2000; more than 1 per cent from Tk 2000-Tk. 2500; more than 1 per cent earn from Tk. 2500-Tk. 3000; less than 1 per cent from Tk 3000-Tk. 3500. About 31 per cent respondents' families earn from petty/small business. Among them more than 1 per cent earn from Tk. 500-Tk. 1000; about 3 percent earn from Tk. 500-Tk. 1000 about 7 per cent from Tk. 2000- Tk. 2500; about 3 per cent from Tk. 2500-Tk. 3000; about 5 per cent from Tk. 3000-Tk. 3500; less than 8 per cent from Tk. 3500- Tk. 4000 and about 3 per cent from Tk. 4000-Tk. 4500.

More than 16 per cent respondents families earn from service. Of them about 2 percent earn from Tk. 000-Tk. 500, about 4 per cent earn from Tk. 500-Tk. 1000; less than 1 per cent from Tk. 1500-Tk. 2000; less than 1 per cent from Tk. 2500-Tk. 3000; about 2 per cent from Tk. 3000-Tk. 3500, about 2 percent from Tk 3500-Tk. 4000 and

about 4 per cent from Tk. 4000-Tk. 4500. About 9 per cent respondents' families earn from house rent. Among them about 2 per cent from Tk. 000-Tk. 500; nearly 5 per cent from Tk. 500-Tk. 1000; more than 1 per cent from Tk. 1500-Tk. 2000; about 1 per cent from Tk. 3000-Tk. 3500. Of them 5 per cent of the respondents' families earn from domestic service. Among them about 5 per cent earn from Tk. 000-Tk. 500; less than 1 per cent from Tk. 500-Tk. 1000. About 46 per cent respondents' families earn from garments sectors. Among them about 2 per cent earn from Tk. 000-Tk. 500; about 15 per cent from Tk. 500-Tk. 1000; about 13 per cent from Tk. 1000-Tk. 1500; about 7 per cent from Tk. 1500-Tk. 2000; about 5 per cent from Tk. 2000-Tk. 2500; less than 1 per cent from Tk. 2500-Tk. 3000; about 1 per cent from Tk. 3000-Tk. 3500 and about less than 1 per cent from Tk. 4000-Tk. 4500.

More than 15 per cent respondents' families earn from other sectors including fish sale, paper collecting, helping tempo driver, handicrafts work etc. Among them about 2 per cent earn from Tk. 000-Tk. 500; more than 1 per cent from Tk. 500-Tk. 1000; about 4 per cent from Tk. 1000- Tk. 1500; about 4 per cent from Tk. 1500-Tk. 2000; about 2 per cent from Tk. 3000-3500; less than 1 per cent from Tk. 3500-Tk. 4000 and less than 1 per cent from Tk. 4000-Tk. 4500. This table also shows that about 21 per cent of the total income are confined within the range of Tk. 000- Tk. 500. Among them there are hawkers (.78%), house owners (2.34%), domestic servant (4.69%); garments workers (2.34%) and others (2.34%). About 32 per cent are confined within the range of Tk. 500 to Tk. 1000. Among them there are labours (1.56%), small traders (3.12%), service holders (Govt. and Non Govt.) (3.9%), house owners (4.69%), domestic servants (.78%), garments workers (14.84%) and others (1.56%).

About 21 per cent is confined within the range of the Tk.1000-Tk. 1500. Among them there are rickshaw pullers (2.34%); hawkers (1.56%); garments workers (13.28%) and others. About 23 per cent are confined within the range of Tk. 1500-Tk. 2000. Among them there are rickshawpullers (11.71%); day labourers (3.12%); hawkers (.78%); service holders (Govt. and Non Govt.) (.78%); house owners (1.56%); garments workers (7.03%) and others (3.9%).

Less than 30 per cent is confined within the range of Tk. 2000-Tk. 2500. Among them there are rickshaw pullers (11.71%); day labourers (3.9%); hawkers (1.56%); small traders (7.03%) and garments workers (5.47%). About 17.19 per cent is confined within the range of Tk. 2500- Tk. 3000. Among them there are rickshaw pullers (7.81%), baby taxi drivers (1.56%) day labourers (1.56%), hawkers (1.56%), small traders (3.12%), service holders (.78%) and garments workers (.78%).

About 22 per cent are confined within the range of Tk. 3000-Tk. 3500. Among them there are rickshaw pullers (6.25%), baby taxi drivers (1.56%), day labourers (.78%), hawkers (.78%), small traders (5.47%), service holders (2.34%), house owners (.78%), garments workers (1.56%) and others (2.34%).

Near about 13 per cent are confined within the range of Tk 3500-Tk. 4000. Among them there are rickshaw pullers (2.34%), small traders (7.81%), service holders (2.34%), and others (.78%).

About 14 per cent are confined within the range of Tk. 4000-Tk. 4500. Among them there are rickshaw pullers (2.34%), baby taxi drivers (3.12%), small traders (3.12%), service holders (3.9%), garments workers (.78%) and others (.78%).

The table also pictures the monthly average income of the respondents' families amounting to Tk. 2037.29. Mainly the rickshaw pullers and garments workers are remarkable in number. A major

portion of income of the respondents' families is derived from these two occupations and the small traders are next to them. These sources are not the warranty of stable income in city life. There are frequent fluctuations in their life due to uncertainty of income.

4.3.6. Satisfaction with income

The slum dwellers are found to be moderately satisfied with their present income in the urban life. But they are able to overcome the financial insolvency and hardship, which forces them to migrate. Because of the heavy expenses in the urban life they fail to turn their dream into reality. According to the study findings the slum dwellers are satisfied with their income. There are two reasons behind this. Firstly, the slum dwellers have overcome their financial insolvency and perennial poverty, which were day to Day Company in their rural life. Now, they have acquired the ability to earn. Secondly, they have got permanent shelter in the city and do not feel the urge to return to villages.

Table 4.12

Percent distribution of the respondents about their income satisfaction.

			Is respondents' satisfaction in slum life					Total
			Very Pleased	pleased	Little Pleased	Not pleased	Very little pleased	
Income Increase In amount	1% -20%	Count % of Total	1 .8%	12 9.4%	10 7.8%	1 .8%		24 18.8%
	20%-40%	Count % of Total		19 14.8%	11 8.6%	3 2.3%		33 25.8%
	40%-60%	Count % of Total		9 7.0%	14 10.9%	1 .8%		24 18.8%
	60%-80%	Count % of Total	2 1.6%	10 7.8%	25 19.5%	1 .8%	1 .8%	39 30.5%
	80%- 100%	Count % of Total	2 1.6%	4 3.1%	2 1.6%			8 6.3%
Total		Count % of Total	5 3.9%	54 42.2%	62 48.4%	6 4.7%	1 .8%	N=128 100.0%

Chi-Square Tests

	Value	Df	Asymp. Sig (2-sided)
Pearson Chi-Square	26.038 ^a	16	.053
Likelihood Ratio	23.829	16	.093
Linear-by-Linear Association	.144	1	.704
N of Valid Cases	128		

a. 17 cells (68.0%) have expected count less than 5. The minimum expected count is .06.

Table no 4.12 shows that the slum dwellers are moderately happy with their present income. But of them the highly pleased are (3.9%) and least pleased are (5.5%). They are, however, few in number. About 50% of them (48.4%) are little pleased. It indicates that their living is costly and this type of living is unbalanced with that in rural areas. It is noticeable that the increase of income is the cause of the respondents' satisfaction. In urban life, the slum dwellers are interested to gain/stay due to only economic gain. The economic situation of urban life is much better than that of the rural life because the possibility of employment, women and children involvement in income earning activities, child is more here. All earning sectors are dynamic, and in most cases they are profitable. So, the respondents are satisfied with their present position and they do not move from one place to another or plan to go back to their rural life.

Income(s) of the respondents come from various sources including their personal occupation, house rent and assistance from the respondents' family members. As outlined before, the slum dwellers' occupations, in many cases, are of low status and low wage. In most cases, they are not permanent also. So, their income is not regular and there is no steady way to overcome the poverty level. It is a satisfaction that the increasing number of job oriented females is a great achievement for them.

The slum dwellers are of low income and low expenditure. "Of them about 90 per cent live below the poverty line" (Islam, 1996 : 21). Data about this in some other studies also say that slum and squatter settlement of the Dhaka City is nearer to this figure. Sarder-er-Tek slum at Agargaon are in a better position. It has been observed that about 41 per cent of the sampled households belong to the above modal income group and 1.56 percent to higher income group (Tk.

5000) and the rest of the households to the income group of Tk 2500 and below. This study also reveals that the average personal income of the respondents is Tk 2165.21 and the average family income is Tk. 3101.49 and the average family expenditure of the respondents is Tk. 2525.01. The findings also show that there is a negative gap of views between the income and the expenditure. It has been observed that most of the dwellers in the slum are living below the poverty line and a few of them are of modal and higher income groups (business persons and Government officials with squatters rentee people). This picture is different from the findings of some other studies. In view, of this study, the average difference between income and expenditure is due to three causes; Firstly, there is some higher income groups and their saving is high; Secondly, the incomes of the most of housewives, daughters, sons and other members of the families are included, and in most cases their expenditure are excluded. The respondents' income and the family expenditure are synonymous. Consequent upon this, other family members' income is individually counted in this study. But, in most cases, the respondents cannot relate their incomes to the family expenditure; Thirdly, income level as has been observed, is counted by the respondents at relatively conscious levels. Contrawise, the accounts of expenditure were not properly thought of by them. There are various kinds of expenditure made by the family members at individual level and most of which are left out here. Sometimes the family members except the family heads can earn money and do not expend it according to their family needs. It is also observed that some daughters of the respondents work in the different fields and they are found to save money for their marriage in future. Therefore, those causes may account for the gap between income and expenditure.

4.4 Economic Activities

In this section the financial aspects of the slum dwellers have been presented. The respondents' economic feature and its various derivatives have been discussed here separately. In recent years, the micro credit programme of the NGOs in slum areas has brought some changes in financial activities. The changes are motivation of women towards income earning and create among the poor a notion to eradicate unemployment. The eagerness of the slum dwellers to obtain loans on flexible terms and to repay loans greatly help to mobilize the poor for employment in economic activities. It is well known that in modern financial system the mobilization of resources and the investment of resources in productive sectors are the two important aspects. Small capital supply to most of the slum dwellers and its' investment in various technical (purchasing rickshaws and expansion of weaving industries) and income generating sectors is a new phenomenon in their urban life. This attempt is, however, very recent and not in a large scale. It is not high time to comment on how fruitful this micro credit programme of NGOs to the slum dwellers. May be, within a few years experiences in this regard will be increased and this service will be within the reach of many people. Then a wide scope may be created for holding an elaborate discussion on its fruitfulness.

Among the NGOs, the Proshika¹ is one of the major development organizations in Bangladesh. It has two types of programmes in both rural and urban areas especially in the slum community. Many NGOs,

(1) Proshika is a renowned non-government organization in Bangladesh which is the centre for human development. It started its activities in 1976 for rural development. In 1990, it introduced urban programmes. In 1997-98 Proshika expanded its programs in the 173 thanas of 50 districts. By this time, the beneficiaries of Proshika have been 8.49 lac and most of them are women (77.7%). The urban program of Proshika is launched to alleviate the urban poverty. For this, it has taken up slum development activities, such as, increasing group savings, human resources and skill development, imparting training, literacy and adult education, knowledge of health and nutrition, safe latrine and to provide pure drinking water and electricity. It tries to facilitate a process to take off, where the poor themselves can take the charge of their own development towards social and economic self-reliance.

such as, Proshika, BRAC¹, Ahsania Mission², ASA³, etc are found to be operative for this purpose. Their activities are being beneficial to the slum dwellers for income generation, Health and sanitation and mass education.

The main aspect of this chapter on the economic condition of the slum dwellers and it is true that, slum and squatters are generally recognized as synonymous with urban poverty alleviation. Indeed, the numerous studies conducted on the slums and squatters' settlements show that most of the dwellers in such areas have income below the poverty line.

In this chapter employment, credit system, credit repayment system and ill condition of the poor have been focused. These are the main features of the poor of this country. Besides, the other features of the urban poor are the occupations of low income leading to slum life with family member of different ages and sex.

(1) BRAC was founded in 1972 in Sulla (Sylhet district). Mr. Fazle Hassan Abed is the founder of this organization. It started its vision in response to the humanitarian needs of thousand of refugees returning to their homes after Bangladesh war of independence. BRAC is a voluntary organization as well as a professional development organization, one of the largest in the world. Tangible improvements are evident in Bangladesh today as a result of BRAC's interventions in credit and income generation, health, education and raising the status of women. BRAC programmes have become internationally recognized for demonstrating the capacity of development organizations to act as powerful agents of change, making a difference in the lives of individuals, families, communities and the nation itself. It is a micro finance organization. About 95 per cent women are its borrowers, about 98 per cent of them disbursed their loan. According to the annual Report in 1999, there are 43 area offices, 50250 village organizations and 3.3 million village organization members, of them 95 per cent are women. Over the years BRAC has gradually evolved into a large and multifaceted development organization with the objectives of "Poverty reduction and empowerment of the poor."

(2) Ahsania Mission, one of the major Private Voluntary Development Organization in Bangladesh and working on wide range of areas for the improvement of the quality of life of ordinary people. It is founded by Hazrat Khan Bahadur Ahsanullah (RA) in 1958. The Ahsania Mission is named of its founder, an understanding scholar, eminent educationist social reformer of his time and a great spiritual leader. he Mission, with active support and cooperation of development partners – Government agencies, bilateral donors and specialized agencies of the United Nations – has been able to make significant contributions in the fields like non-formal education including adult and continuing education; poverty alleviation and women empowerment, micro-credit and income generation; combating HIV/Aids and drug menace; upholding rights of child and women and prevention of their trafficking; preservation of natural environment; fighting deadly cancer; improvement of community health and sanitation etc. In the recent years, the Mission has expanded its activities to a great extent for the benefit of underprivileged people and the society. It works for the people in general giving it main thrust on the poorest of the poor, the disadvantaged and marginalized people who have a maximum of 0.50 acre of land, earning from physical labour and under employment. The Mission, run by a twenty-one member that is executive committee total 5050 staffs worked in different categories. All programmes and activities of the Mission are tilted in favour of girls and women who constitute about 70% of the total beneficiaries.

(3) ASA (Association for Social Advancement) was formed in the late 1978 to train poor villagers to fight for their political and social rights. ASA is the third largest of the loan-giving rural quasi-banks of Bangladesh who specialized in lending to the poor. It follows a process of group formation and of awareness building in small groups. It tries to change not only poor people's lives but also village society as a whole. It carries out literacy training, health care and income generating projects for the rural poor. In recent years, ASA has developed a service of credit giving to women groups which is highly standardized and therefore very economical. The micro-savings program of ASA creates positive savings behaviour among group and non-group members. Savings play a key role in creating local resources and building up members' assets. ASA has been running its own NGO partnership programs with small and local NGOs since 1995. Partner NGOs are in need of support to run their microcredit programs effectively. ASA provides technical support and refundable funds to partner NGOs with seven-percent interest per annum. The objectives of the ASA NGO partnership programs are to share experiences, cover remote and deprived areas and create sustainable and capable microcredit practitioners. Up to December 1998 ASA gave Tk. 27.55 million financial support to sixteen partners. Partners formed 1,901 groups organized 35,392 members and deposited net savings of 22.58 million. Credit disbursement among the 27,966 borrowers total Tk. 110.28 million. Besides financial support ASA is providing technical support to 90 local and small NGOs.

4.4.1 Employment Status

In the slums occupation of the family heads are the main source of income. All eligible members of the family except for the family head are not able to work. The main feature of the economic activities of the urban poor is the lack of coordination between the occupation, income of the family head and those of other family members. Another important cause is the lack of education and skill of other family members with a tendency of leading life involving in non institutional activities regardless of men and women. Many researchers identify penury as the salient feature of slum life and the main causes of the poverty are small and irregular income and unspecific work place. Unemployment, under employment and low-wage are the common features of their economic activities. Most of the families have only one bread earner and in a smaller number of families there are two or more.

The research statistics show that there are unemployed male members above 18 years in 13.28 per cent families and employed 86.72 per cent cases. These findings are important from social view point because most of the male members of such age in the slum areas are not involved in educational and cultural activities. Many of them are considered to be the burden in the family. And it is more so due to its financial insolvency. To be at work at this age in the slum area is quite natural in case of them. In view of such situations different questions are raised in mind, such as, they may be involved in antisocial activities, namely, stealing, hijacking, smuggling and so on. Needless to say, unemployment is a curse for each person able to work in the society. It is more crying especially, for the slum dwellers.

4.4.2 Credit Facilities for the Slum Dwellers

Want of capital is a perennial problem to the people of slum. Recently, in urban areas to provide capitals for the poor credit programme has been introduced as in rural places. Particularly the NGOs have introduced this. These Organizations are providing the poor with loans creating a working atmosphere for them. Specially, they are creating the opportunity for self employment, participation of women in income generating activities and help in the increase of family income for social and economic development.

It is generally understood that the slum dwellers often fail to create and enjoy proper working atmosphere through they have the economic crisis. This mode of behaviour and indifference create perennial sufferings for them. Various organizations have come to make them active by providing them with loans on soft terms as well as creating a sense of responsibility to repay that regularly. These activities do, however, help them to be socially conscious.

Credit sanctioned by organizations are blessings to them and with passage of time they are making it useful for the uplift of their living standard.

Reasons of Taking Credits/Loans

The slum-dwellers are interested to take loans for various reasons. Most of them take it for business purpose. The objectives of taking loans are for income generation, self employment, poverty alleviation and so on. Economic and auxiliary social aspects of the poor people are closely related to poverty reduction. Among those who have taken loans are relatively at ease in economic solvency. A section of 49.22 per cent are found to have taken loans for various reasons. For details the table no. 4.13 may be seen.

Table 4.13

Distribution of respondents according to reasons for taking loans.

Reasons	Frequency	Percentage
Small business	36	67.92
Rickshaw purchase	10	18.87
Land purchase	2	3.77
Self-employment activities	1	1.89
Purchase of household utensils	9	16.98
Purchase of cattle	1	1.89
Others	8	15.09
Total	N=53	

Note: Only 53 (41.40%) respondents take loans and multiple responses are possible.

The table no. 4.13 reveals that the respondents take loan for different purposes. About 68 per cent of the respondents take loan for small business, about 19 per cent for purchasing rickshaw, about 4 per cent for purchasing land, about 2 per cent for self employment activities, about 17 per cent for purchasing of household utensils, about 2 per cent for purchasing cattle and about 15 per cent for other purposes. The table also uncovers the fact that most of the respondents take loan for income generating activities and a small number of them do for purchasing household goods and utensils. Except them, a few number of the respondents take loan for other cases, such as, refunding personal debt, daughters or sons' matrimonial purpose, meeting the immediate needs and so on. These needs driven people try to get rid of poverty and turn over a new leap investing the capital they procured from the financial organizations.

Sources of Loan

The respondents have expressed opinion about their financial indebtedness. Most of the respondents live from hand to mouth and they leave no stone unturned to solve their insolvency. They take loan from different sources with a view to uplifting their position. More than 41 per cent respondents have been found to take loan. The respondents do not take loan due to lack of awareness, official complexities, and for having been involved in other income generating activities. The very needy people collect loan as capital for starting business and fail in many cases thus ultimately get involved in debt.

Table 4.14

Distribution of respondents according to the sources of loan they have taken.

Sources	Frequency	Percentage
BRAC	13	20.63
Proshika	28	44.44
Individual	8	15.09
Unregistered co-operative society	1	1.59
ASA	3	4.76
Total	N = 53	100.00

The table no. 4.14 reveals that the respondents take loan from various sources. About 21 per cent of the respondents take their loan from BRAC, about 44 per cent from Proshika, about 15 per cent from individual sources, about 2 per cent from Unregistered Co-operative society and about 5 per cent from ASA. The respondents realize that they can procure capital for their profession from financial organizations. Understanding the level of consciousness among the slum dwellers different NGOs are active in disbursing loan to them for the uplift of their position. At present NGOs and different type of social agencies have come up to help the urban poor people. They disburse loan among them

on short terms and flexible conditions. More than 49 per cent respondents take credit facilities for social and economic advancement. NGO activities in this area is contemporary and no evaluation study is conducted in this regard so far as a neutral party. The NGOs micro credit programme can be conducive to their upliftment. The NGO' activities can contribute by motivating the poor and widows living in the slum to work. Side by side UCD/USS project also, to an extent, has been in the venture. In this context, it has been reported in a study that credit facilities are of great importance in view of low income of the families, both for initiating self-employment programmes as well as for expanding the existing trades. It is observed that the slum dwellers are interested in accepting loan from the working NGOs towards seeking employment opportunities.

A Major portion of the respondents have taken loans from various sources. As the amount of loan is small, the period of repayment is short. It is observed that on an average they have taken loans for two years. A small portion of the debtors have taken loans without any time limit which means that they are not involved with any NGOs or institutions. At present NGOs like Grameen Bank¹, BRAC and Proshika are working to institutionalize credit programmes. Specially, sanction of loans for short is very significant in creating work opportunities for the poor.

(1) Grameen Bank is a target oriented loan distributory institution. It started its programs in 1976 for the interest of rural land less and shelter less people. Dr. Mohammad younus, Department of Economics in University of Chittagong introduced it for the mission of "Loan is the basic rights of farmers". It is the only bank in the world, which distribute to the receptors without mortgage. But the loan repayment rate is 99.14. This bank has various programs such as, processing and production, Agriculture and forestry, livestock and fisheries, services, traders, petty traders, House-building etc. Grameen Bank has come a long way from formation to its present status just more than a decade. It is a poor people's bank more three-fourths of its shares are owned by the land less members. Government has a small proportion of its shares. The bank workers play a vital role informing the groups and in disbursement and collections of loans. The loans are giving to individuals for a maximum of Tk. 7500. A borrower is free to use the loans in any activity but the loan has to be utilized immediately so that there is a regular flow of income from it. This is essential for repayment of the weekly installments (fifty in a year). Before the loans are disbursed to borrowers of group, the bank worker mixes intimately with all the members in order to familiarize them with the rules and regulations of the bank. Grameen bank is a unique organization for rural development. The exceptional criteria are presented as follows: (a) Exclusive focus on poor; (b) Priority for poor rural women; (c) Suitable loan conditions/Procedures and open, non-partisan conduct of all business; (d) Individual, self-chosen, income-generating loan activities; (e) Collective borrower responsibility and mutual support through compulsory group savings; (f) Small loans repayment and eligibility for subsequent loans. (g) Strict credit, discipline and close supervision; (h) Compassion, but no charity, except in a disaster situation; (i) Promotion of individual savings; (j) A social development agenda; (k) Vigorous practical management/staff training; (l) Protection of the loan fund from inflation. Grameen Bank is one of the largest rural development organizations in Bangladesh. It has total 1137 branches expanded in 39045 villages and the number of borrower 2368000, most of them are female (96%). Grameen Bank passed a painful experience and now it looks the better future. The experience of Grameen bank as being taken by the foreign countries including U.S.A, India, China and many African countries. In this context Gibbons said, "The delivery Grameen - Style of small loans to the very poor to finance additional income generating activities thereby promoting self-reliance (Gibbons, 1991. P.2).

Table 4.15

Distribution of the respondents according to the period of repaying their loan.

Time (in year)	Frequency	Percentage
1-2	40	75.47
2-3	7	13.20
3-4	1	1.89
4-5	1	1.89
No time limit	4	7.55
	N= 53	100.00

The table no. 4.15 shows that the respondents taking loans by the periods of time. About 75 per cent of the respondents take loan for the period of 1-2 years, about 13 per cent for 2-3 years, about 2 per cent for 3-4 years, about 2 per cent for 4-5 years and more than 7 per cent cases the respondents take loan having no time limit. It is evident from the table that most of the respondents take loan on short term. Nobody takes loan for more than five years. In case of 'no time limit' the respondents take loan from individual sources including the relatives, well wishers and professional money lenders. The above findings made it clear that the urban poor people get loans but in majority cases the duration of repaying loan is short. In such short period of time how far the poor can improve their situation is a question.

Refunding Credits

Among the respondents, a good number do not repay loans as per schedule, it has been observed so. This tendency not repaying

loans reveals the lack of consciousness about responsibility involved taking loans, lack of commitment and the lack of ability to make proper use of loans. This is a common practice among them. But this tendency could, however, be minimized by adequate counseling and supervising the matter in an institutional framework. At present the non-government organizations working in rural areas are to a great extent satisfied with the loan recovery rate. In this regard, the activities of BRAC and Grameen Bank are noteworthy. However, here in this study it has been noticed that about 54% (53.96%) of the respondents have refunded their loan as usual and the rest have not done so far. Those who have not yet refunded the loan, they are found to have sought time for refunding it or they might fail to pay ultimately. On the basis of the above findings it could be said a good number of the subjects would remain as defaulters all the time. A section of 22.66% of the respondents have however been found not to have refunded loans as scheduled.

Causes for not Refunding Loans

Poor families take loans out of abject poverty situation and eventually many of them spend that to need the non-productive immediate needs related to food, clothing and repayment of personal loans taken earlier. Thus they fail in utilizing it against the purpose the loan was taken. But the NGOs providing the slum dwellers with loans for their wellbeing want them to refund it in scheduled time frame. But for various reasons, the respondents fail to utilize their loans and be termed as debtors.

Table 4.16

Distribution of respondents according to causes for not repaying loans

Causes	Frequency	Percentage
Loan-Money has been spent for family immediate needs	22	75.86
Loss in business	04	13.79
Repayment of loans taken earlier	02	6.90
Others	01	3.45
Total	N = 29	100.00

Note: A group of 22.66% respondents who do not repay their loans.

The table no 4.16 provides data as to the reasons of the respondents' failure in repaying the loan. About 76 per cent of the defaulters did not invest their loan in income generating activities. They have spent it to meet the immediate family needs. About 14 per cent have failed to refund their loans for the incurring loss in business. In near 7 per cent cases the respondents have repayed loans taken personally from other sources, and in above 3 per cent situations there have really been the inability to repay the loan including negligence and defaulting tendency. From the above findings it becomes explicit that the subjects do not know the proper use of their loan or they have not been properly guided. As a result, the loan acts like a boomerang to many of them.

Attitude towards Credit and Income

Poor families are not so conscious about loan and the accountability associated with it. As a natural consequence, almost 50 per cent of the respondents show negative attitudes, to the effectiveness of loan and eventually they fail to get a better output. There are certain reasons have been manifested behind this. Firstly, because of poverty situation they have to take loan and they spend this money to meet their urgent family needs; Secondly, those who take loans lack ability of work and skill; Thirdly, they do not have the opportunity to invest their borrowed money properly; Fourthly, many of them take loans with an evil motive of misappropriation. Besides all these reasons, a section of them take loans from individuals and organizations to repay other loans taken before from different sources.

About 51 per cent respondents opine that the loan has significance in the uplift of their life and the rest do not percieve it in this way. Little more than 50 per cent of the respondents as is reported, have been benefited out of taking loan. In view of the opinion of the rest it seems that, that does not mean good for all. This is mainiy due to lack of proper utilization of loan, attention to the urgent family needs and above all, the unconcious state about the significance loan.

The following table deals with the arguments of debtors holding positive attitudes towards loans. Theoretically loan has immense benefits. Loan provides them with the opportunity of accumulating fresh capital and develop their standard of living. But it depends largely on how it is utilized. The poor people who doesn't know how to utilize money are bound to lose their capital and don't find the utility of borrowed money.

Table 4.17

Distribution of respondents holding positive view towards the relationship between credit and income

Opinion	Frequency	Percentage
Progress in business using the credit money	40	61.54
Helpful for family for higher income	13	20.00
Creation of opportunity for self employment	26	40.00
Upliftment-of-living standard	06	9.23
Total	N=65	

Note: More than one response is possible

The above table reveals the respondents' positive views as to the relationship between credit and income from different angles. The synopsis of their views is that all of them have been financially benefited, as it has been observed. They have been able to increase their income investing the loan and this surplus income reduces the gap between their income and expenditure. More than 61 per cent of the respondents made progress in business using the credit money, 20 per cent considered it helpful for higher family income. A total of 40 per cent of the subjects thought that it created opportunities for self-employment and around 9 per cent thought that it assisted the uplift of living standard. The borrowers have used their loan for various purposes and they got the desired result by dint of proper utilization of loan. So, it may here be commented that proper

utilization of credit brings positive result in the borrowers' life, even though they are under privileged.

Relationship between credit and occupation

The respondents have taken credits from various organizations and they have also invested them in different trade'. The NGOs and other sources provide loan for the slum dwellers under the micro-credit program on easy term. It is an important way to uplift their socio-economic condition. Micro credit program facilitates them to start afresh or restart trade business or self employment activities. In recent years, NGOs serve here through micro-credit program for employment opportunities, upgrading water supply and sanitary system, and solid waste collection services. Experience in Asian cities suggests that service extension affordable by the poor is workable only when there is a large element of self help and local maintenance involved. In Tanzania service sites for workshops as well as credit for equipment and technical assistance to selected small enterprises, co-operatives and artisans have formed part of the strategy to expand employment for the urban poor (National Institute of urban Affairs, 1988). Similarly Self-Employed Women's Association (SEWA) in India through organizing cooperative and extending credit to self employed urban poor women is making a marked contribution in the alleviation of urban poverty.

Table 4.18

Distribution of respondents who have taken credit according to occupations and organizations.

			Name of the Credit organization					Total
			BRAC	Proshika	Individual	Co-operative	ASA	
Loan Sector of respondent	Small Business	Count % of Total	8 15.4%	15 28.8%	1 1.9%	1 1.9%	1 1.9%	26 50.0%
	Buying Rickshaw	Count % of Total	3 5.8%	2 3.8%	2 3.8%			7 13.5%
	Buying Land	Count % of Total	1 1.9%				1 1.9%	2 3.8%
	Self employment	Count % of Total			1 1.9%			1 1.9%
	Buying house materials	Count % of Total		2 3.8%	3 5.8%		1 1.9%	6 11.5%
	Buying domestic animal	Count % of Total		2 3.8%				2 3.8%
	Others	Count % of Total	1 1.9%	6 11.5%	2 3.77%	3 1.88%		9 17.3%
Total		Count % of Total	13 24.53%	27 50.94%	9 16.98%	1 1.88%	3 5.66%	N=53 100.0%

Note: 41.4 per cent respondents take loan from different sources and the rest of them do not take it.

Chi-Square Tests

	Value	df	Asymp. Sig (2-sided)
Pearson	29.976 ^a	24	.186
Chi-Square			
Likelihood Ratio	28.478	24	.240
Linear-by-Linear			
Association	2.210	1	.137
N of Valid Cases	128		

a. 33 cells (94.3%) have expected count less than 5.

The minimum expected count is. 02.

The table no. 4.18 unveils the relationship between different occupations and credit organizations in respect of loan disbursement. The loan receivers take loan from different organizations or agencies, such as, BRAC (24.53%), Proshika (50.94%), Individual (16.98%), Co-operative (1.88%) and ASA (5.66%). Most of the loan receivers (50%) invest their loan in small business. Among them about 51 per cent take loan from Proshika and about 25 per cent from BRAC. Of them 13.5 per cent take loan for buying rickshaw. About 6 per cent take loan from BRAC and about 4 per cent from Proshika. About 4 per cent invest loan for buying land, about 2 per cent for self employment; about 12 per cent for buying house materials ; about 4 per cent for buying domestic animals and about 17 per cent for other purposes i.e repayment of loan and to meet the present economic crisis. The credit system for slum dwellers from NGOs is the blessings for them. The respondents, in most cases, use the loan for economic activities. It is good sign for economic uplift for the poor. The statistical measurement represents the co existence between the loan and its uses.

4.4.3 Poverty level and Drive for Reduction

Poverty is one of the basic Socio-economic characteristics of the people of Bangladesh and a large majority (about 67%) live below the poverty line (CUS, 1996). The people face in general a good number of outstanding problems, such as, landlessness, joblessness, hunger and illiteracy with awful vulnerable state(s) in case of food supply, health care facilities, fertility rate, women dependency, transport and communication, and the like. Different sources indicate that about 61 per cent of the urban population of Bangladesh live below the poverty level and 40 per cent of this population are hardcore poor. In the capital city of Dhaka 55 per cent people are poor. Of them 32 per cent are hardcore poor (World Bank Report, 1999).

Urban poverty may be contextualised into two aspects – economic and social. The urban poor people cannot afford to meet the basic human needs including food, clothing, primary health care, education and shelter (Islam; 1996). The ecology that is required for human life and living is seriously absent in their habitation. The specific criteria for the fulfillment of basic needs as chosen are nutrition (2122 calories), clothing (at least two sets of clothes), health (only primary health care), education (ability to obtain primary education), and shelter (an independent room) for a family (Islam ; 1996) Slums and squatters are generally recognized as synonymous with urban poverty location.

The urban poverty has been determined by the state of their food intake and average income per month. The researchers have attempted, as is found, to estimate poverty at two levels; poverty level-I the absolute poor; and poverty level-II the hardcore poor. The poverty level-II includes family household of 6 persons with a total monthly

estimated income of Tk. 1724, which is sufficient only to meet 1804 calories. A family household with monthly income of less than this amount is insufficient to procure 1804 calories also belongs to poverty level-II. On the contrary, the poverty level-I includes the households of 6 persons with monthly income of Tk. 2600 which may be said to be sufficient for meeting the requirements of 2122 calories. The FAO recommendation about poverty line is that it is a minimum consumption bundle (2112 calories) valued at current price. Sometimes 25 percent of this value may be added to poverty line income to account for non-food items (Majumder, 1996 : 41)

There were, as statistics show, 11.45 million people in the urban areas of Bangladesh in 1990 living under poverty line, while 6.87 million were the hardcore urban poor or people belonging to below poverty level-II. By the year 2000 the figures would be 16.76 million and 9.0 million respectively and by 2010, 22.72 million and 10.8 million respectively (Islam , 1996 : 22).

According to some researcher the poor are classified into formal and informal categories in the urban areas. Formal poor are as that section of manual working class people who receive regular weekly/monthly salaries/wages, are not self employed, are regularly employed by a formal organization. Such organizations may be characterized as "(a) commercial, industrial, educational, technical or administrative and (b) private, government or semi-government" (Siddiqui, 1994 : 198). On the other hand, the informal poor are self-employed , or wage employed or on irregular basis (e.g. domestic servants, *Tokais* employed in work shop, etc.) and under no legal binding (Siddiqui, 1993). The poverty situation among this group of population is worse in large cities than in small towns. Approximately 15-25% of the population in small towns may be considered to be hard-core poor, and 40-50% absolute poor at present time for a large

metropolitan city like Dhaka. It may be assumed that the hardcore poor constitute 30 percent and the absolute poor do about 60 percent of the population (Islam, 1996 : 25).

About 48 percent of the total poor population, as has been found, live in slums and squatters' settlements, about 11 percent work as household maidservants in high /middle class households, about 2 percent are floating population, about 7 percent are garment workers living outside the slum and squatters, about 3 percent live in institutional buildings, about 3 percent live in shopping areas, construction sites, *kutcha* bazars, and on truck, buses and other vehicles, about 27 percent of the poor live outside the slum settlements under various arrangements (CUS, 1996). Most of the urban poor are inexperienced and they, irrespective of age and sex, try to earn their livelihood by engaging themselves in non-institutional jobs. Most of the urban poor have no education, no work experience. As a natural consequence, they have no alternative to involve themselves in non-institutional jobs. "The occupation of the family or household heads of the urban poor in Dhaka city as distributed are technical managerial (2.4%), professional (1.3%), ministerial (4.2%), skilled manual (18.22%), unskilled manual labour (52.01%), traders (19.29%), unearned income (2.71%) and miscellaneous (1.22%)" (CUS, 1983 : 84)

Above depiction of poverty focuses the actual condition of the whole country along with the urban life. Slums are implicative of urban poverty. People of this society keep their body and soul together. The reason behind this is the lack of opportunity to earn their livelihood and whatever they earn is not sufficient for them. In such circumstances, they are bound to live under severe hardship all the year round.

Basic Needs fulfillment and Expenditure Pattern

All the respondents' families spend almost all of their earnings to meet their daily needs. They don't have the opportunity of saving and also it's not to their liking. In the following table information regarding their expenses have been depicted according to their daily needs indicative of the low standard of their living.

Table 4.19

Distribution of the respondents by expenditure with purposes

Purposes	Monthly Expenditure (In Tk.)							Frequency	Percentage
	0-500	500-1000	1000-1500	1500-2000	2000-2500	2500-3000	3000-3500		
Food		11 2% (8.59%)	16 2.91% (12.5%)	32 5.83% (25%)	23 4.20% (17.97%)	16 2.91% (12.5%)	30 5.47% (23.44%)	128	23.35 (100.00)
House rent	54 9.85% (42.19%)	02 .36% (1.56%)						56	10.22 (43.75)
Clothes	83 15.14% (64.84%)	28 5.10% (21.87%)	08 1.46% (6.25%)					119	21.7 (92.9)
Medical	89 16.24% (69.53%)	09 1.64% (7.03%)	01 .18% (.78%)					99	18.06 (76.74)
Education	31 5.65% (24.22%)	09 1.64% (7.03%)	04 .73% (3.12%)					44	8.03 (34.37)
Transports	50 9.12% (39.06%)	05 .91% (3.91%)	01 .18% (.78%)		01 .18% (.78%)			57	10.4 (44.52)
Recreation	12 2.19% (9.37%)	01 .18% (.78%)						13	2.37 (10.1)
Others	22 4.19% (17.19%)	09 1.64% (7.03%)	01 .18% (.78%)					32	5.84 (25)
Total	341 62.22% (266.4%)	74 13.50% (57.81%)	31 5.65% (24.22%)	32 5.83% (25%)	24 4.38% (18.75%)	16 2.91% (12.5%)	30 5.47% (23.44%)	548 N=128	

Note: Multiple responses are possible.

The table reveals the monthly expenditures of the respondents' families to meet their needs. They spend their income in different heads, such as, foods (23.35%); house rent (10.2%); clothes (21.7%); medical (18.06%); education (8.03%); transports (10.4%); recreation (2.37%) and Others (5.85%). They spend food purpose about 2 per cent (Tk 500-1000); 2.91 per cent (Tk. 1000-1500); 5.83 per cent (Tk 1500-2000); 4.20 per cent (2000-2500); 2.91 per cent (Tk. 2500- 3000); 5.47 per cent (Tk. 3000-3500) for food purposes. That the expenses, as it is found, for food purpose from Tk. 1500-2000 and Tk 3000-3500 is high. About 10 per cent of their total house rent is limited and 9.85 per cent within the range of Tk. 00-500 and .36 per cent within Tk. 500 and below. Noticeable that the house rent of the respondents is consistent with their income. About 21.7 per cent of their total-cost for clothes is restricted about 15 per cent within Tk. 00-Tk. 500, about 5 per cent within Tk. 500-Tk. 1000 and 1.46 per cent within Tk. 1000-Tk.1500. It can be said that a handsome amount of their income is spending for purchasing clothes. About 18 per cent of their total medical charge is within the range of Tk. 000-Tk. 1500; about 2 per cent within Tk. 500-Tk. 1000; 0.18 per cent within Tk. 1000-Tk.1500 and about 16 per cent within Tk. 00-500. Though their medical charge is consistent with their income, it is not enough for the proper treatment of the diseases they suffer from. They fear attack by various kinds of diseases due to unhygienic environment for all the year long. For this expenditure is insignificant for treatment.

About 8 per cent of their total educational expenses and 5.65 per cent is within the range of Tk. 00-Tk. 500; about 2 per cent within Tk. 500-Tk. 1000 and about 1 per cent within Tk. 1000-Tk. 1500. That the slum dwellers as found do not spend enough money for the education of their children. But, of late, they are becoming more conscious about the good effect of education and do not hesitate to spend money for the education of their children in spite of their financial insolvency. About 10 per cent of their total transport cost is within the range of Tk. 00-Tk. 500; about 1 per cent within Tk. 500-Tk. 1000; .18 per cent within Tk.

1000-Tk. 1500; .18 per cent within Tk. 2000-Tk. 2500; They mainly spend this amount for up and down to their working place. 2.37 per cent spend their total recreation cost and 2.19 per cent within the range of Tk. 000-Tk. 500; and .18 per cent within Tk. 500-1000; Their expenditure for recreation purpose though a basic need is very insignificant in comparison with other items. Other expenditures may include savings, sending money to their rural family members; Providing financial assistance to the relatives and so forth.

The table also reveals that about 62 per cent of the total expenditure is confined to the range of Tk. 000-Tk. 500; about 14 per cent of Tk. 500-Tk. 1000; about 6 per cent of Tk. 1000-Tk. 1500; about 6 per cent of Tk. 1500-Tk. 2000; about 4 per cent of Tk. 2000-Tk. 2500; about 3 per cent of Tk. 2500-Tk. 3000; about 5 per cent of Tk. 3000-3500. It is found that the monthly average family expenditure is Tk. 2623 and average expenditure for per item is Tk. 612.68. Noticeable that a grand sum of money is spent for purchasing food amounting to monthly households average expenditure Tk. 2167.96 for food purpose that is much more in comparison with the average amount (Tk. 612.68) for per item in general.

Income Generating Activities and Role of NGOs

The occupations of the slum dwellers are not permanent and in most cases uncertain. As a result, they fail to earn on regular basis. So, self-employment project is much needed for their livelihood. By conducting this scheme effectively the problem(s) of unemployment could be reduced and simultaneously income could be raised to standardize their living. The slum dwellers intend to be self-reliant by taking loans under this scheme. For this, they are found to be interested in launching various self-employment projects by taking loans from different NGOs. The inhabitants of the Sarder er tek Slum take loans form different sources and they invest them in various income generating activities.

Table 4.20

Distribution of the NGOs giving from which and its utilization for income generating

Credit distributing NGOs			Helped for income generation		Total
			No	Yes	
	BRAC		5	8	13
			9.6%	15.4%	25.0%
	ASA			3	3
				5.8%	5.8%
	Proshika		10	18	28
			18.86%	33.96%	52.82%
	Individual money lender	Count % of Total	5	3	8
			9.6%	5.8%	15.4%
	Unofficial Co-operative Society (Samity)			1	1
				1.9%	1.9%
Total			20	33	N=53
			37.73%	62.26%	100.00%

	Cases					
	Valid		Missing		Total	
	N	Per cent	N	Per cent	N	Per cent
Name of the Credit organizations *Is loan helpful for income generation	53	41.4%	75	58.59%	128	100.0%

The table no 4.20 uncovers that NGOs' credit programs are helpful for the income generating activities. About 62 per cent hold positive and 38 per cent negative attitudes towards the utilization of credit collected from different NGOs. The loan recipients from different NGOs like BRAC, Prosika, ASA, Co-operative and Individual 15.4%, 33.96%, 5.8%, 1.9% and 5.8% respectively. It is helpful for the slum people due to the improvement of their economic condition by giving credits, collecting their savings and income generating. The findings are statistically significant and it asserts positive views of NGOs economic development services. Basically, the micro credit programme is helpful for their income generating activities as it reduces unemployment and increases income opportunity.

In this chapter both occupational and financial aspects of the slum dwellers have been focused. As the dwellers are involved in income generating activities, the standard of living is raised to a satisfying extent. They cannot, however, adequately meet the basic human needs, such as, food, clothing, residence, education, health and recreation. The slum dwellers of Sarder- er- Tek depend on credit programme for economic support and a good member of families take

loan from different sources for their survival. A good number of slum dwellers are unemployed, underemployed and low paid i.e. income is small, irregular with no definite place of work. Their children, in most cases, are involved in the working field at their teenage and they are regarded as child labourer. Overall conditions of them are depicted through the picture of urban poverty. At present the slum dwellers are increasing and being added to the number of the urban poor people. The poor are compelled to struggle while they are looking for means of income in the complex socio-economic infrastructure of the city of Dhaka. Though they have slightly improved their consumption level, they fail to achieve other elements, affecting the standard of living. So their condition is not changed significantly appearance of poverty is changing only (Rahman, 1995: 159). All disadvantaged situations signify that initiatives are badly needed for their improvement. In the past, NGOs were mainly rural based and they are now interested to expand their activities among the urban poor people. Their involvement uplifts the socio- economic condition and also increases the involvement of women in the working pattern. It indicates the empowerment of the poor women and increase of per capita income. Though such kinds of activities are not adequate according to the needs, NGOs are trying to basically develop the economic position of the poor urban families or slum dwellers. The findings of the study reveal that their income has increased though not sufficient to meet their present needs. In the urban life, various types of commodities are essential. To fulfil the needs, more income is needed as expenditure is higher than that of the rural life. So, the slum dwellers try to earn more for their existence.

Chapter FIVE

Family, Marriage and Kinship

Though the slum dwellers live on the land not owned by them familial and social conditions of them are very much similar to those of other inhabitants in rural or urban areas. The way of life, social culture and even the marriage patterns and social relations quite resemble to those of normal families in the society. In most cases, the family as found nuclear type. As they are separated from rural life and now living in slums family members tend to decrease in number and the social bond with the neighbours is always flexible. Most of the dwellers are found to have married ones of the same other slums creating a new family bondage. But, it is noticed the social amity is not so cordial as it is in rural life.

In family life there exist both happiness and hardships and they are also said to be relative. Though the slum dwellers have in general constant financial problem, they do not lack attraction to family life. But the incidents like early marriage, divorce and separation are common phenomena among them. Nevertheless families stable in conjugal life are not really meagre. They are found to take active part in family planning activities whole-heartedly and enjoy a good family life with all other members. Still well and woes are commonly evident in their family life. The conjugal life among them is a mingling of happiness and hardship, as said above. Sometimes, they have quarrels with their neighbours and eventually it is found in many a time they have buried hatchet by mutual understanding.

In this chapter, mainly four aspects of the above topic have been discussed. These are family life, marriage pattern, role of kinship and neighbours, and recreational facilities. These aspects are, however, inseparable; thus distinct discussions often become difficult.

The conjugal life or the family life greatly depends on those aspects. In modern life the family by its composition and functions has undergone changes. Misunderstanding and conflicts are normal phenomena in the present day family life. Both peace and conflict are found present between spouses and the families of Sarder er tek slum. Social phenomena like marriage, divorce, separation and growth of kinship are the day to day features of the slum life.

In a society like ours religious values, patriarchal outlook play a vital role in the evaluation of family, its traditions and customs. The picture of slum life as depicted before us, we attest the view that the familial bond less strong than that of rural life though they live in a single homestead, single house and they give value to a common living in families.

5.1 Family Life

Family is the smallest and fundamental unit of society. We have a close communication with our family. The cordial and social interactions of human beings are mostly conducted with their families. Family is the fundamental base of the social structure.

A family usually consists of husband and wife and children if any. Brothers and sisters of both the spouses might be added temporarily to those family members. Family is a bond of love. It is a very old and universal social institution, though it has gone through the process of changes in its forms, structures and functions. "A family is more or less a durable association of husband and wife with or without children or of a man or women alone with children" (W.F. Ogburn and et. al, 1946: 698). The sex and the parental function are distinctions of the family. They constitute the primary of the *d'etra* of the institution and are common to the family in all cultures. The primary members of the family consist of mates (husband and wife) and their offspring. The family, however, is not necessarily limited to

these individuals and functions. It may be much larger and may include, for example, grand parents, relatives, and grand children, all forming a unit which is sometimes called a household.

The family is the most basic of all social institutions. It had existed among our ancestors long before the human species involved in its present physical form, and still it remains as a basic social unit in every society. The characteristics of a family are as follows:

Firstly, it consists of a group of people who are in some way related to one another; Secondly, its members live together for a longer period; Thirdly, the adults in the group assume responsibility for the offsprings; and Fourthly, the members of a family are an economic unit often for the production of goods and services and always for the consumption of goods and services. From the above characteristics, it may be said that “the family is a relatively permanent group of people related by ancestry, marriage, or adoption who live together and form an economic unit and whose adult members assume responsibility for the young” (Robertson, 1980:316). Basically, family is known as an institution for the maintenance of the entire social order, as well for survival of individuals.

The families of Sarder- er- Tek are a kind of group or association is regarded as legal matrimonial contract for production and maintenance of children. There are various types of family functions. The functions of a family are vital to community life. It meets the community emotional and sexual needs; it ensures the reproduction of children; it acts as a basic economic unit; and it provides for the care and training of children. Of the major functions of the family the first one is socializing the growing individuals so that they can become members of the society in which they live; and the second is perpetuating of the cultural achievements of the group (Koenig, 1962:130). The family serves such a variety of functions in different societies and at different times. According to the study of

Sarder er tek slum at Agargaon, the families are in most cases single typed. The inter personal relationships are quite good and there is a good number of cases of separation and divorce.

The family structure of Bangladesh is related to conventional way of life. In a family generally father or the male member is the head. If the father is dead, mother becomes the family head. In old days joint family system was very much in vogue in our country. At present the joint families are turning into single families because of rapid industrilization and urbanization. Whatever type of family it could be, the family is the main medium of producing children and making new social relations in our country. A person outside family is hardly seen in our country.

5.1.1 Family Structure and Size

Single families are formed due to breaking up traditional joint family structure in the backdrop of rapid urbanization and modernization. Even in villages, number of single families are more than joint and extended families (Begum; 1979). Under the study, about two-third of the family members are found married and others are unmarried (31%) and the rest of them are separated or widows (The average age of the married members of the family may be seen table no 5.1). Most of them live in single families. Single families are great in number because of the following reasons: (a) Most of the slum dwellers live alone in the slum leaving their family members in villages; and (b) The slum dwellers huddled together as small houses not having sufficient benefits. In addition, in the constant economic crisis, money is a vital factor to spend. To reduce the cost, people tend to make the family size small. In this respect their interest is however noteworthy.

Table 5.1

Distribution of respondents of Sarder- er- Tek slum according to the type of family

Family Type	Frequency	Percentage
Single/Nuclear	99	77.34
Joint	29	22.66
Total	N=128	100.00

There are different types of families in the Sarder-er-Tek slum. The above table presents those family types, as single (77.34%) and joint (22.66%). The single family consists of husband and wife and more than two children. There is less influence of the relatives in such type of family. In the slum it has been noticed that in a great majority cases these are single families. Joint family is a traditional familial institution in our society. This family consists of husband, wife, children and blood connected relatives. Family of a such type is of family next to single family in number dominated in this slum area. This family pattern is mainly based on modernistic outlook. But such type of family is not few in number in the slum area. Most of such families hold traditional values and cultural outlook.

The family members are mostly accustomed to single and joint family structure. The number of their family members are 5+ on an average. Though they fail to avail themselves of all the privileges of the family life due to financial problem, still they seem to be much self content. The average number of the family members is less than the national average number of family members (5.79). The main reason behind this situation is that a fraction of the family members live in village addresses.

Table 5.2

Percent distribution of the respondents of Sarder-er-Tek slum about the number of members in their family

Number of members	Frequency	Percentage
0-2	3	2.34
2-4	32	25.00
4-6	55	42.97
6-8	23	17.97
8-10	13	10.16
10-12	02	1.56
Total	128	100.00

$$\bar{x} = 5.27$$

The table no. 5.2 reveals that the family size in about 43% cases is between 4 and 6; Families having 2-4 constitute 25% below 4 members and 29.8 per cent have 6 and above family members. A total of about 18% families have been found to have 6-8 members and more than 10% have 8-10 members. The family size as recorded here has been estimated on the basis of availability of persons in the family. Almost 77 per cent cases the families are single in nature. In the joint family, there are the vulnerable groups of population like the aged father/mother. In some cases near relatives have been found to live with them and some people as paying guests also reside with them.

The size of the respondents' house is small as discussed above but in practical reality a good number of people has to live therein. In this environment it is very difficult to maintain privacy or to live a healthy life. Even personal safety can be under threat. The average area of these rooms is 10.8 sq. feet. A room of such area can be suitable for sound living only for a single man but not a group of men.

Table 5.3

Distribution of data about the respondents' family patterns and floor space of the rooms they use.

			Family pattern of the respondents		Total
			Single	Joint	
	0-5	Count % of Total	16 12.5%	-	16 12.5%
	5-10	Count % of Total	21 16.4%	7 5.5%	28 21.9%
	10-15	Count % of Total	32 25.0%	12 9.37%	44 34.4%
	15-20	Count % of Total	15 11.72%	5 3.9%	20 15.6%
	20-25	Count % of Total	9 7.03%	3 2.34%	4 3.1%
	25-30	Count % of Total	4 3.1%		12 9.37%
	Above 30	Count % of Total	2 1.6%	2 1.6%	4 3.1%
Total		Count % of Total	99 77.34	29 22.66	N=128 100.00%

Note: Average space of the respondents room is (X) = 10.8 sq. feet

The table no. 5.3 reveals that most of the respondents' family are single (77.34%) and the remaining portion of them are joint (22.66%). On the contrary, the respondents live in a room of 10.8 square feet on an average and about one third of them (34.4%) lives in a room of 10-15 square feet. Most of them reside in a small and congested room. It indicates that the slum dwellers are the small space dwellers and they have nothing to do without living. In the context of slum living, the dwellers lead on in human life.

Most of the families of the slum area are small or single. But this number is compatible to the average number of people of Bangladesh. Members of the families live here in various conditions. Families build up according to the number of rooms and members, and the system of the family. But the families of the slum area hardly keep their body and soul together. So the researcher himself has identified various types of families considering the number of family members.

Table 5.4

Distribution of data according to the respondents' family patterns in relation to their family members.

			Family pattern of the respondents		Total
			Single	Joint	
Number of Members in Respondents' Family	0-2	Count % of Total	3 2.3%		3 2.34%
	2-4	Count % of Total	29 22.7%	3 2.3%	32 25%
	4-6	Count % of Total	45 35.15%	10 7.81%	55 42.97%
	6-8	Count % of Total	16 12.5%	7 5.47%	23 17.97%
	8-10	Count % of Total	5 3.9%	8 6.3%	13 10.16%
	10-12	Count % of Total	1 .78%	1 .78%	2 1.56%
Total		Count % of Total	99 77.34%	29 22.66%	N=128 100.0%

The table no. 5.4 reveals the family pattern and the number of family members. Most of the families are single (77.34%) and the rest are joint (22.66%). It is also mentionable that most of the families (42.97%) consists of 4-6 numbers, 29.69 per cent families comprise 6 and above members and 27.34 per cent families comprise below 4 members. So, the family size is mostly small and the respondents' family pattern basically included husband and wife along with one or two children. It signifies the optimum family size in number. On the other hand, there are 22.66 per cent joint family in the slum and the members of those families consider joint family to be a common effort or combined initiative in the family life. This view indicates the positive attitudes towards our traditional family system.

5.2 Inter-personal Conflicts among the Family Members.

In Sarder- er- Tek slum, family conflict is a common phenomenon. There is no single family where conflict has not been seen. The sociologists consider the nature of this conflict in both negative and positive ways. Family is a group for action and reaction, a conflict gives birth to risky of psychosocial problems of different types. Deliberate attempts to oppose, resist or coerce the will of others bring about conflicts. Conflicts usually arising out of a clash of interests and conflicts, are everyday occurrences in every group. A group that shows no conflict, is a dead one, constant conflict with no way of solving it is a sick one (Knopka, G; 1963). As a social being, men hold different sorts of opinions in a group. That is why, conflict naturally arises but in family group constant conflict is not the sign of sound base of family bondage.

In modern age men and women (husbands and wives) are educated and at work. Here in slum life they are burdened with duties towards the family. Husband, wife and the rest of the family members are being more interested in family management in a democratic way. In urban life this sort of family management is seen almost at all levels. The more the family members are expressing their opinion, the more they are becoming conscious, rebel and critical of the conventional way of living. In this regard incidents like family disorganization, conjugal conflict or even family violence are occurring. In past women used to bear the torture of their husbands. By the influence of modernity the sense of freedom has flourished among the women and they become more vocal. In modern Bengali

society, especially, in urban life the superiority of women is noteworthy. Though separation like the western society is not seen much, conjugal misunderstanding is on rise.

The study reveals that about 70 per cent families are involved in such conflicts while about 30 per cent families are not found involved. Most of the family conflicts take place between husbands and wives the testimony of which quite is reflected through the incidents of tortures on the wives. The Dailies of the country express frequently news of such tragic incidents.

Marital crisis sometimes through is far more common in the country; it is more so in the slum. The reason for such problem could be attributable to women's economic emancipation, preceded or accompanied by their education and social awareness. The economic independence has not taken place to the level and degree as those had been in other societies, thus compelling them to accept unbearable or unacceptable family situations as fate accomplished. "It could also be that marital conflicts, maladjustment or family breakdown are not much, reported, published or recorded in the developed societies" (Momen, 1985: 4). In Bangladesh, the family conflicts also occur among its members. As a result, it creates the gap of trust or faith among the family members.

In Sarder-er-Tek slum, the interpersonal conflict is common. It tends to lead to familial disorganization, it is seen in the study. According to the respondents, the spousal conflicts are quite prevalent in Sarder-er-Tek slum. About 70 per cent respondents have confessed their deliberate involvement in conflicts with their family members. As a consequence, about 9 per cent divorce cases have been found to take place in the slum over the last one year.

Table 5.5

Opinion of the respondents about the responsible persons for conflicts in the family.

Opinion	Frequency	Percentage
Husband-Wife	77	60.16
Brother-Sister	6	4.69
Father-Son	17	13.28
Mother-Daughter	3	2.34
Father-Daughter	3	2.34
Mother-Son	2	1.56
No answer	20	15.62
Total	N = 128	100.00

The table no. 5.5 deals with the persons responsible for conflicts among the family members. Family members are found to get involved in quarrel with each other for various reasons. More than two-third of the respondents have confirmed the claim that conflict occurred between the family members. These conflicts mainly took place between husband and wife mainly. It is found to also occur between father and son; brother and sister; mother and daughter; father and daughter; mother and son and so on. Needless to mention that familial institutions come into operation through the process of conjugal life of husband and wife. So, the conflict between them may leave a damaging aftermath on the natural course of familial life.

Nature of conflict or quarrels among the family members

The family members of Sarder- er- tek slum have been seen to get involved in various types of conflict situations. About 8 per cent of the respondents confessed that they got entangled on hand to hand fight; about 62 per cent however engaged in face to face altercation; about 5 per cent avoid each other; over 2 per cent left home and about 1 per cent indulged in others activities. Face to face altercation is a major conflicting situation and that is very common in slum living.

Family conflict can be analyzed in some ways. The slum dwellers lead a poor life and huddle together in a small place. Being discontent with their condition they lose faith in themselves and cannot rely on the other. Though they see a rich colour of urban life, it fails to condole them. So, they tend to become restless in family and social life. Many observers think that the respondents do not fume for their want of material wealth but for their want of immaterial wealth.

In this context, Ogburn mentions in his book, "Culture and Social Change", as saying "Technological progress produces rapid changes in the material aspects of our culture, but the non-material aspects fail to adjust or they do so only after an excessive time lag as a result many troublesome social problems are created" (Ogburn; 1964:128). Familial conflict is caused for un-equal distribution of wealth, cultural clash and cultural ambivalence. Conflicts between creeds and ideology are so much frequent in every modern society. But these conflicts are not included under cultural clash. Here it refers only to conflicts between two culture patterns each of which embraces a whole way of life. Clash may broadly be said to exist wherever two ways of life or modes of thought are in operation within the same community. They are so opposed that they cannot live side by side in such wise that then very presence of the one implies the suppression of the other (MacIver and Page, 1967). The nature of the conflict or clash of the slum dwellers is the outcome of their mutual

hatred and envy . This conflict does not, however, expand in larger atmosphere.

Views about their relationship

It is undoubtedly difficult for the slum dwellers to express how much content or discontent they have in their family life. Because, of the respondents about 84 per cent have confessed the conflicts taking place in the family. But this conflict does not continue all the time. The family life is a combination of well and woe, love and hatred. So, in the conjugal life, love and hatred are mutually directed. The respondents have expressed the states of their family life in various ways.

Table 5.6

Distribution of the respondents about the frequency of conflicts has occurring among the family members.

Occurrence of conflict	Frequency	Percentage
Now and then	75	58.59
After many days	20	15.62
One or two times in a year	13	10.16
No answer	20	15.62
Total	N = 128	100.00

In the above sub- chapter the real life style of the slum dwellers and statements regarding their family conflict have been described. In fact, the family is an ancient institution. Every society of the world has failed to establish a substitute for family where life can be led and children can be reared without any harm. The importance of the family may increase with the scarcity of the food supply and decrease with its abundance. In our society, the family plays a more

significant role, at least economically speaking, in the past than it does at present (Koenig, 1962: 131).

Family is quite a significant institution, and the peace of a society largely depends upon the family peace. Though there are conflicts in our families like any other societies of the world, the conflicts never last long. The pride and tradition of our society is our family life. At present changes occurred in family life are noteworthy. Some important changes have become evident in our social life, such as, people heading towards towns, movement regarding women liberation, emergence of single or nuclear family, breakdown of joint family. Still family is the best place where we can set our sexual relationship and lead our life. With the passage of time many changes would occur in family life but the significance and existence of this institution will remain forever. In this context, Barrington Moore says, "Among social scientists today it is almost axiomatic that the family is a universally necessary social institution and will remain such through any foreseeable future"(Koenig, 1962:135). Though family is changing regardless of villages and towns the poor and the rich, to live and to rear children family will last forever as an ancient and primary institution. The people of Sarder- er -Tek have a good family and interpersonal relationships.

5.2.1 Marriage Pattern and Family Planning

Marriage is an important social norm and institution. Family is formed by marriage and it ensures the continuation of generation in the family. Marriage is considered to be a mutual bond between a man and a woman accredited by the society which ascertains that the children born of that woman will be considered as the legitimate children of that married couple. It is a contract approved by society,

culture and religion by which a man and a woman acquire the final authority to live together and acquire the eligibility to establish family which creates a relationship of duty and possession, and a relationship among father, mother and children.

Through family a child becomes socially recognized. If a child does not have such social recognition he or she can't be a member of a family with the parents. Hence, it is said, it is only through the establishment of culturally controlled and sanctioned marital relations a family comes into being. The institutionalized form of sex relations is marriage. Marriage may, therefore, be regarded as an institution a family is based upon. "Marriage and family are two aspects of the same social reality, the bio-psychic-cum-social drives of man. Without family there could be no preservation of the species and culture and without marriage there could be no family" (Parimal, 1985:179).

The significance of marriage is that it creates social relationship. Generally, sex life becomes disciplined by marriage and bond among relatives becomes strong. Marriage is, however, of many kinds such as: monogamy, polygamy, polygon, polyandry, group marriage.

Monogamy involves one man and one woman and polygamy, involves one person of one sex and two or more persons of the opposite sex. That means if the husband has more than one wife then the marriage form is termed polygamy. On the contrary, if the wife has more than one husband then the form is termed polyandry. "Almost all men in the world have one wife- partly because the societies that insist on monogamy are generally larger and contain the bulk of the world's population and partly because there are not enough women to permit widespread polygamy that favours it. Polyandry occurs only under exceptional conditions" (Robertson, 1980:321). Marriage system

in Bangladesh is mostly centered on families and these marriages in most cases are arranged by the guardians as found in practice.

In Sarder-er-Tek slum, the marriage of the dwellers in many cases take place in the early age. Most of the marriages as found are settled and a small portion is love match. They usually solemnise marriage get in their houses on simple occasions. But it is in all cases accomplished according to religious guidelines. Almost all the couples adhere to the form of monogamy in polygamy, as has been observed.

Most of the slum dwellers (67%) irrespective of man and woman are found married (Subsequently reported in the table no 5.7). According to available data the average age for marriage is nineteen years and above. But the number of married women are found less than men. Most of the marriages have been completed with the consent of their guardians. In most cases men were married in their previous rural life. In our society marriage is considered as an important social issue for every one irrespective of haves and have-nots. Here in this country people consummate their marriages according to the religious system and complete it ceremonially. Likewise, the dwellers of Sarder-er-Tek consider marriage as a duty and accomplish it in festivity, as has been noticed.

5.2.2 Marital Status

In the slum under study two members of each family found are married on an average. So, according to the number of husbands and wives it seems that these families are single, and we come to know that most of the family members at the age of above eighteen years are married. In both the sexes there are people who are married, unmarried, separated and widow. It is mentionable that, separation and widow hood were applicable only in case of women.

Table 5.7

Distribution of family members aged 18+ by the marital status.

Marital status of family members aged 18+	Frequency	Percentage
Married	260	67.01
Unmarried	120	30.93
Separated	03	0.77
Widowed	05	1.29
Total	N= 388	100.00

Note: Total number of members of 128 households is 510 considering the average family size of about 5 members

A total of 57.56 per cent family members out of 510 coming from 128 households were found in the Sarder-er-Tek slum as family members, the age of whom was above 18 years. The table no. 5.7 reveals that the marital status of the members of the respondents' family is heterogeneous. Most of them (260) are married, 120 members are unmarried. A small number of the family members are separated and widows. We notice the trend of early marriage among the slum dwellers. This may be a vital reason of being the number of married members more than that of the unmarried ones. It deserves mention that most of the unmarried members are of tender age.

Among the slum dwellers the number of separated ones and widows is insignificant. The above findings imply that comparatively family disorganization is less among the slum dwellers.

5.2.3 Venue of holding Marriage ceremony

According to the description of the respondents, the marriages are solemnized in various places. Most of the marriages take place in their respective origin that means the villages. A portion of the respondents got married while they were living in villages or after they have settled in the slum they went to villages for getting married. The marriage ceremonies as observed by the slum dwellers are very much similar to those of other people in the society. But in most cases people who have got married in the slum hardly any communication with the village or thus did not find it necessary to get married in villages.

Table 5.8

Distribution of the respondents according to the place of their marriage ceremony.

Place	Frequency	Percentage
In village home	85	66.41
In slum	34	26.56
Kazi office	5	3.91
Other places	4	3.13
Total	N = 128	100.00

The table no. 5.8 shows that the wedding ceremony of the respondents takes place at different places. About 66 per cent consummated their marriage ceremony at their village homes, about 27 per cent in the slum, about 4 per cent at the kazi office and about 3 per cent in the other places including relative's or a known person's house. Those who completed their wedding ceremony at home in the village have migrated after their marriage for extra income. In certain cases it may be so that they live in the slum, but they got married at their permanent residence. The marriages taken place at the slum are

mainly between the slum dwellers. As observed, they have come from rural areas and have been living here i.e. they have been grown up here since birth. The marriages which have been taken place at *kazi* office or other places are as understood, mainly love stories.

5.2.4 Nature of marriage

An important matrimonial aspect of the respondents is that they have got married either settled by the family authorities or by their own choice. By the nature of the marriages it becomes fairly evident that the familial bond among the slum dwellers is nothing different from other segments of population. As families in the slum hud live together, neighbouring boys and girls get ample opportunities to come in contact with the other with a feeling attraction and in a good member of cases that ends in matrimonial alliance.

Table 5.9

Distribution of the respondents on the nature of their marriage happening.

Nature of marriage happened	Frequency	Percentage
By the family	89	69.53
By own choice	39	30.47
Total	N = 128	100.00

Table no 5.9 reveals the nature of the respondents' marriage consummation. About 70 per cent got married at the will of the families and more than 30 per cent have done on their own accord. In the case of marriage, the role of the family is still decisive in our society. Hardly the guardians are found to give importance to the liking and disliking of their boys and girls regarding their marriage. As a result boys and girls are often found to yield to the will of their parents disregarding their personal liking. In such cases, there remains the possibility of arising conjugal

conflicts. On the contrary, a few numbers of boys or girls are found to get married on their own accord overlooking their guardians' decision. Due to that marriages of these sorts are consummated outside the home, often in informal manner.

The most striking feature regarding the marriage of the respondents is that almost all of them were married for only once. It is a good part of our tradition, though there are cases of divorce and separation in the same. These cases are, however, few in number. And common people do not prefer it. In this context there are words like, "This is quite natural in view of the social class of the respondents which is expected to be conservative and where opportunities of free mixing or independence of women are quite limited" (Momen, 1985:29).

Table 5.10

Distribution of the respondents by the present/post matrimonial status their husband or wife.

Status	Frequency	Percentage
1 st	123	96.09
2 nd	5	3.91
Total	N = 128	100.00

The table no 5.10 provides the information regarding the present/post matrimonial status of the respondents' husband or wife. A total of 96 per cent of the respondents have been found to continue their conjugal life with the present and first husband or wife and about 4 per cent live with the 2nd husband or wife. Behind the 2nd marriage, two reasons were found evident (a) the death of 1st husband/wife and (b) the incident of divorce. This situation of living with the present 1st husband or wife indicates that family discord among the dwellers of Sarder-er-Tek slum is negligible.

5.2.5 Age of Respondents (Husband and Wife) at Marriage

The marital age of the respondents and their husbands and wives are on an average 23.36 and 15.08 years respectively. The age-gap between husband and wife is about 8 years. In our society, husbands usually become senior to their wives by age. It is a social custom and now so to say it has turned into a moral value. In this society, girls are usually married at an early age, which is a hindrance for them to be self-reliant. As such they continue to depend on the husband for whole of the life. They are usually treated as ones without any authority in this husband's family.

Table 5.11

Distribution of the respondents (Husband and wife) at marriage.

Year	Frequency			
	Husband		Wife	
	Frequency	Percentage	Frequency	Percentage
5-10	0	0	3	2.54
10-15	0	0	64	50.00
15-20	27	21.09	54	42.19
20-25	63	49.22	6	4.69
25-30	30	23.44	1	0.78
30-35	5	3.91	0	0
35-40	3	2.34	0	0
Total	N = 128	100.00	N = 128	100.00

Note: Average age of husband is 23.36 years and the same in case of wife is 15.08 years.

The findings depicted in table no 5.11 support the prevailing matrimonial culture with regard to age of the husband and wife in own society. The age of husbands at marriage begins from 15 years. About 21 per cent of the husbands got married in between 15-20 years, about 49 per cent in between 20-25 years, about 23 per cent from 25-30 years, about 4 per cent from 30-35 years and 2 per cent from 35-40 years. On the contrary, about 2 per cent of the wives got married in between 5-10 years, about 50 per cent within 10-15 years, about 42 per cent within 15-20 years, about 4 per cent within 20-25 years, about 1 per cent within 25-30 years. The average age at marriage in case of the husbands is 23+ years and that in case of the wives is 15+ years. It is pertinent to mention that the age(s) for marriage prescribed in the rules of the Bangladesh Government are 21 for the male and 18 years for the female. But, here in the available findings the average age at marriage is in case of the female quite lower than what is set in the law of Bangladesh.

Age at Marriage of other Family Members

The average marital age of other family members is above 19 years. This age is more significant than past. Because in the slum research conducted in 1983 it was found that half of the slum dwellers were married in below 15 years of age. In that research, it is reported, almost half (45.2 per cent) of the population in Bangladesh comprises very young people under 15 years. This is slightly higher than the national average. "The probable cause of this high rate may be due to the fact that the people who migrated from the rural areas to these slums were relatively young and belonged to the reproductive age groups" (CUS, 1983:51). Though the marriage age of the couples increase in Bangladesh, their age gap does not decrease. The American perspective is quite different for the marriage." Married partners are usually of roughly the same age. Husbands are on average older than their wives, though rarely by more than five years, and even this difference in age is gradually declining (Park et. al. 1950).

Table 5.12

Distribution of data regarding the age during marriage of the members of the respondents' family.

Age during marriage	Frequency	Percentage
5-10	05	1.92
10-15	53	20.38
15-20	90	34.62
20-25	69	26.54
25-30	31	11.92
30-35	08	3.08
35-40	02	.77
40+	02	.77
Total	N = 260	100.00

Note : A total of 38.57 per cent have been found married.

The table no 5.12 deals with the age during the solemnization of marriage of the respondents' family members. About 2 per cent members get married at the age between 5-10 years, about 20 per cent between 10-15 years, about 35 per cent between 15-20 years, about 27 per cent between 20-25 years, about 12 per cent between 25-30 years, about 3 per cent between 30-35 years, about 1 per cent between 35-40 years and 1 per cent at 40 years and above on. The average age of their getting married is 19.39 years. Near about half portion of the family members got married earlier. Illiteracy and ignorance about life may be responsible for their early marriage.

5.2.6 Duration of Family Life

The duration of family life of the dwellers of Sarder-er-Tek slum is 19 years on the average. Generally, a good majority of the respondents got married before their settlement in the slum. If we consider their present age and the duration of living in Sarder-er-Tek it will become clear that the marital age of them was proper. The age of marriage is applicable incase of the male respondents, not in case of their spouses. In fact, a section of the respondents got married for the second time. Here, we have taken the first marriage into consideration.

Table 5.13

Distribution of the respondents by the duration of family/conjugal life.

Duration	Frequency	Percentage
0-5	10	7.81
5-10	19	14.84
10-15	29	22.66
15-20	20	15.63
20-25	12	9.38
25-30	18	14.06
30-35	7	5.47
35-40	5	3.91
40-45	4	3.13
45-50	2	1.56
50 +	2	1.56
Total	N = 128	100.00

$$\bar{x} = 19 \text{ years}$$

Table no 5.13 unveils the duration of conjugal family life of the respondents. A section of 45 per cent of the respondents have been wedded for 0-15 years, about 39 per cent for 15-30 years and about 15 per cent for 30 years and above. Their average tenure of marital life is 19 years i.e. little more than that of the family members. These findings assert that most of the respondents are presently middle aged. As they got married in early life, their conjugal tenure is more than that of the people in general.

5.2.7 Opinion about the Conjugal Life

In most cases, the conjugal life of the respondents is satisfactory. As the poor of this country have limited wealth and ability, their economic and social demands are minimum. They are accustomed to the religious practice. Both the husband and wife begin conjugal life with a religious value and throughout life they adhere to this. They are, as observed, happy in their conjugal life because of strong belief in religious values.

Table 5.14

Distribution of the respondents by their opinions about conjugal life.

Opinion	Frequency	Percentage
Very good	13	10.16
Good	52	40.63
Moderately good	54	42.19
Bad	6	4.69
Very bad	3	2.34
Total	N = 128	100.00

The table no. 5.14 holds a pen picture of the respondents' opinion about conjugal life. The opinions are divided into five types. About 93 per cent of the respondents hold positive opinion about their conjugal life. Of them over 10 per cent consider their conjugal life 'very good;' more than 40 per cent 'good', and little above 42 per cent view the conjugal life as 'moderately good'. About 7 per cent of the total respondents have expressed shocking experiences of their conjugal life in the form of bad, and 'very bad'. A section of 5 per cent term their conjugal life as a 'bad' and the rest consider it as 'very bad'. It is a good sign that an over whelming majority of the respondents are satisfied in their conjugal life although they are poverty stricken and annexed with multiple problems like inadequate food, lack of proper health care etc.

5.2.8 Divorce and Its Causal Factors

Divorce means the breaking of marriage. As a marriage is completed through certain norms and ceremonies, divorce also ends through certain rules. Divorce generally takes place when both the husband and wife or anyone of them does not like to continue their conjugal life. When it becomes widespread it may be termed as a

social problem. Divorce has close link with separation, though it could be a separate phenomenon. About separation it has been said in a study report, "In extreme cases of maladjustment between husbands and wives or on grounds where marital relationships can not be continued for the benefit of either or both of the spouses, its formal or legal dissolution has been made permissible" (Momen, 1985:35). Divorce constitutes official and social recognition that a marriage has failed, and it can be a traumatic experience for all concerned. There are many causes for the break up of marriages (Robertson, 1980:331) : (a) The failure of one partner to meet the expenditures of the other jeopardizes the marriage in a way that would hardly be possible under the extended family system; (b) The couple loses their faith in marriage and may start looking for romance else where; (c) The growing economic independence of women makes it much easier for them to divorce their mates, and it undermines the role relationship on which the nuclear family has been based; (d) The extramarital sexual relationship may cause marital breakdown.

In Bangladesh separation is turning into a severe form gradually. If the familial bond, social and religious values become strong, cases of separation will decline. Because of financial problem and failure to collect dowry separation is increasing at an alarming rate in lower class families. It has been reported in the above report that because of dowry many marriages break. In this context, it is also said in another report, "The rate of divorce, separation and multiple marriages, was high among low-income families. These factors were responsible for various problems the low-income families were confronted with. Shelter and security, food and clothes, health and nutrition were the problems created or aggravated by divorce, separation and multiple marriages. Such situation caused women's and children's destitution leading to prostitution, begging and child labour. Family violence, children abuse, juvenile delinquency and crime and drug addictions were the result of such practices" (Begum, 1994:84).

In Bangladesh, generally in lower class families, causes of multiple marriages, divorce (of women) are largely found. In the

educated middle class families the causes of separation are the mainly the clash of personality and conflict of culture. Among the rank and fashion the causes of separation are the clash of personality, conflict of culture and clash between philosophy of life and moral values. However, in all classes mentality, manner and sexual problems are the main causes of separation. In slums so as in lower class families generally husbands divorce wives. The same custom is seen in lower middle and higher classes of the society. But, comparatively in educated, middle and higher class sometimes wives also divorce their husbands.

In the western society separation does not take place for financial causes as in our society. In American society complexity regarding taking issue, importance, cool relationship with the in-laws, religious and social disagreement create problems with the families. If the relationship with the in-laws deteriorates the family breaks up easily. Sometimes spouses have ill feeling regarding their children and jobs. The clash of personality is one of the reasons of separation. Above all cultural discrepancy, lack of understanding, mental dissatisfaction and anxiety regarding security are also the causes of separation.

The causes of divorce are explained by the sociologist William F. Ogburn and Meyer F. Nimkoff. They expressed their views that most marital disruption occurs among those who have been wed a relatively short time. Two thirds of all divorces go to those who have been married less than ten years. It is interesting to learn that about two thirds of the divorces are granted to childless couples. The number of childless couples represents probably around one fifth of the married population; hence, two thirds of the divorces come from perhaps less than one fifth of all families. About twenty per cent of the divorces come from families with only one child (Cohen; 1958:115).

We come to know that among the Sarder-er-Tek slum dwellers separations have taken place 8.59 per cent cases and it has been observed that in most cases the wife was divorced by the husband. These separations caused by divorce took place for financial and health and social causes. Sometimes, it is seen, loss of health, impotence and loss of

beauty have been said to be the causes of separation. Besides, when the bridegroom's demand for dowry or hand cash from bride's family has not been met separation has taken place. In our society if a spouse behaves improperly, the society tend to reprimand him/her and this may also lead to an end of conjugal life. In the present situation the divorce rate is insignificant. Therefore, the views about it as expressed in other reports have a little relevance with the present study on Sarder-er-Tek slum in the Dhaka City.

In this study, a section of 9 per cent respondents have told that there are divorced female members in their family. They have shown the causes of such divorce. They think that familial or conjugal conflict, disliking each other, irresponsibility to wife, dowry and husbands' sexual perversion are responsible for divorce. Conjugal conflict, a common sight in the western culture, plays an important role in the case of divorce in our country. Besides this, matrimonial complexity like dowry is one of the major reasons for divorce among the poor in Bangladesh. There is a prevailing dowry culture among the rich, but, it does not cause the divorce between them. On the other hand, it plays a prominent role in causing divorce between the poor couples.

5.3 Family Planning Practices

Family planning generally means keeping a family planned in respect of size and other functions. By practicing family planning a happy, healthy and flourished family can be constructed. Specially speaking, family planning tells about a couple's consent to control the number of offsprings and to take necessary steps to materialize this consent. In the practical situation of Bangladesh, family planning the priority in family activities is to keep the size of one's family according to the means one has. It is like a social movement for mass-consciousness to arrest the speedy growth of population.

At present the rate of population growth in Bangladesh is 1.81, Crude Birth Rate (CBR) is 26.5, Crude Death Rate (CDR) is 7.1 (Male – 7.3, Female – 7.0); Mortality Rate (per 1000 live births) is 4.4 (Rural 4.6, Urban 3.8); Life expectancy at birth is 58.7 year (both sex). The contraceptive Prevalence Rate (CPR) was found as 48.7 per cent during November, 1995 (GOB; 1996).

The above situation seems to be an obstacle to development because it tends to create social and human problems like malnutrition, mother and infant mortality, unemployment, women dependency and others.

The population of Bangladesh is estimated to be 123.80 million in January 1997, is growing at the rate of 1.75 per annum. In 1973, population was 74 million and the rate of population growth was then 3.0 per cent per annum. Within a span of twenty three years population growth rate was reduced by 1.2% but adding 49 million people more. Without family planning and multisectoral population programmes, Bangladesh would have around 140 million people today. In the mid-seventies, Bangladesh was Asia's fifth and World's eighth most populous country. Now, Bangladesh holds sixth and ninth position respectively indicating that the family planning programmes had a more than average success in Bangladesh.

Reducing the rate of fertility, the government has initiated plan for various population programmes/projects pertaining to service delivery, information education and motivation, training, infrastructural and multisectoral programmes dealing with women's development (The Fifth Five Year Plan, 1997-2002).

Throughout the world to control the population, family planning is the most accepted and effective means. The pioneer of this programme is an American named Margaret Sanger. For her untiring efforts and endeavors the control of population and family planning

programme have been extended and accepted throughout the world. In Bangladesh, the family planning programme had been started in 1953. At present this programme is being conducted both officially and unofficially.

The demographers suggest the two approaches regarding population control: One is Family Planning Approach or the System of Population Control directly and the other is Non-Family Planning Approach or the System of Population Control indirectly. In the direct Family Planning Approach contraceptives are used and to control pregnancy various clinical methods are adopted. The indirect system of birth control means to give emphasis on the development of life style and financial condition. If the standard of living is developed, tendency to keep family small and desire on late marriage will be increased.

“Very little is known about the reproductive behaviour and family planning needs of the relatively vulnerable population of the urban slum” (ICDDR, 1993:3). Studies on contraceptive use by men and women in urban slum are a necessity to address the family planning needs of this vulnerable group of population.

In Sarder-er-Tek the couples are poor, they are well conscious of rearing children. Nearly 50% of them use contraceptives. So, it is a sign of social consciousness. The results, of two other studies may be quoted in this context.

The study “Contraceptive Prevalence Survey” (CPS) 1990 (Rafiquzzaman et.al. 1991) indicates, both urban and rural currently married women were found to have higher knowledge of modern contraceptive than the slum dwellers. The “Bangladesh Fertility Survey” (BFS)- 1989 (Haq et.al, 1990), says, awareness of modern methods of contraceptive among the currently married rural women

was less and among the urban women higher, than those of the urban slum residents.

Nearly 50% of the couples of Sarder-er-Tek slum use family planning methods. The others do not use them for many reasons, such as, lack of awareness, unwillingness, old-age, fear of side effects, widowhood and religious taboos. The users are conscious of their future. Hopefully, the Sarder-er-Tek slum dwellers are gradually being conscious about planned family life. The results of the present study in this respect are a bit different from those of the above two studies. But it is gratifying to note that the dwellers of Sarder-er-Tek slum are at the advanced stage of life compared to those found in earlier studies.

Table 5.15

Distribution of respondents according to family planning methods presently used by them.

Methods used	Frequency	Percentage
Pili	35	27.34
Condom	24	18.75
Injection	6	4.69
IUD	3	2.34
Ligation	3	2.34
Non users	57	44.53
Total	N = 128	100.00

Note: A group of 55.47% (71) respondents use contraceptives.

The respondents following family planing of Sarder-er-Tek slum at Agargaon area use the following methods for this purpose—

Pill (27.34%), Condom (18.75%), Injection (4.69%), IUD (2.34%), Ligation (2.34%) and 44.53% couples or respondents do not use any kind of contraceptives. Most of the users use non-clinical methods because of its easy availability and the convenience of use. It is noticeable that almost all methods the couples use (55.47%) are suitable for the female counterpart. It is also a kind of discrimination between male and female. The contraceptives which are used by the couples are female dominated (36.71%) and the male persons use condom (18.75%) i.e no risky and easy useable.

The users get their methods from different sources, such as, Government field workers, N.G.O field workers, buying from shops, clinic and hospital. More than fifty per cent couples get their contraceptives free of cost and a considerable number buy these contraceptives for themselves. A few number get clinical or permanent methods at clinic or hospital.

5.3.1 Causes for not using Contraceptives

Most of the slum dwellers have been found illiterate. They are, therefore, not conscious of their children's future. Moreover, they can not think of any discrepancy between their income and expenditure, and the importance of education for their children. In such circumstances most of the couples (44.53%) lose any interest in using contraceptives. In a recent study it is found that in slums about 37 per cent couples use contraceptives (ICDDR 1993 : 17). In another research it is seen that about 46 per cent of the families adopted family planning methods. Majority of them use birth control pills. About 42 per cent do not or occasionally take pill while for 13 per cent cases, it is considered "not necessary" as the women are widowed, divorced and aged (Begum, 1994:67).

In the slum under present study, the number of contraceptive users has been increased greatly in the gap of about seven years and the

main reason behind this can be mentioned as the increasing awareness of modern life style. There is a significant relationship between fertility rate and modernization of a society. There are three possible mechanisms of change in the process of education and contraceptive use (ICDDR, 1993:6): (a) female education creates more favorable fertility attitudes and norms, (b) it empowers women in household decision making, including matters related to contraceptive use, fertility, children's schooling, healthcare etc., (c) it increases prospects of female employment. On the other hand, those who do not use contraceptives cited various reasons. Ignorance, superstition and lack of awareness about high life are the main reasons.

Table 5.16

Distribution of respondents according to the main causes for not using family planning methods.

Causes	Frequency	Percentage
Lack of consciousness	3	5.26
Disliking	10	17.54
Religious taboo	9	15.79
Widowhood	3	5.26
Due to old age	11	19.30
Fear of side effects	8	14.03
Unaware of using procedures	6	10.53
Shyness	2	3.51
Expecting birth	3	5.26
Others	2	3.51
Total	N = 57	100.00

Note: A section of 44.53% couples were non-users of contraceptives.

The table no. 5.16 shows that the respondents not using any family planning methods mention their respective reasons in support of their position. Among the reasons, old age (19.30), Disliking (17.54), Religious taboo (15.79), unconscious of using contraceptives (5.26%), fear of side effects (14.03%), expecting more child (5.26%), widowhood (5.26%), Shyness (3.51%) deserve mention. A considerable number of respondents do not use any method due to their lack of will and consciousness. This condition may be improved by making the couples conscious of the need of using these methods.

5.3.2 Sources of Contraceptives

The respondents have been found to collect contraceptives from various sources. But in receipt of contraceptives, their own interest and the drive for supplying those by firms or persons grass-root health/family welfare workers were found equal.

A study shows that Government facilities provide contraceptives to just one-third (37 per cent) of the users, while 22 per cent are supplied through private medical sources. (BDHS, 1999-2000:15). Another similar study reports that some modern methods like IUD, sterilization and injectables, can only be obtained in clinics (including mobile clinics). While methods like oral pills and condoms are not only found in the clinics but are also distributed through field workers and sold in the shops (ICDDR, 1993:24) The contraceptives users of Sarder-er-Tek collect the contraceptives from the sources of govt. field workers, NGOs field worker, shops, clinics and hospitals.

Table 5.17

Distribution of the respondents according to the sources of family planning methods they used.

			From which organization the respondent collects these methods					Total
			From Govt. field workers	From NGO field worker	From shop	From clinic	From hospital	
IUD What method respondent uses	Pill	Count % of Total	13 10.16%	7 5.47%	15 11.72%	-	-	35 27.34%
	Condom	Count % of Total	9 7.03	7 2.34%	12 9.37%	-	-	24 18.75%
	Injection	Count % of Total	3 2.34%	1 .78%	-	2 1.56%	-	6 4.68%
	IUD	Count % of Total		3 2.34%	-		-	3 2.34%
	Ligation	Count % of Total	-	-	-	1 .78%	2 1.56%	3 2.34%
	Total		25 19.53%	14 10.93%	27 21.09%	3 2.34%	2 1.56%	N=71

Note: A section of 55.47% (71) couples or respondents use contraceptives.

The table no. 5.17 shows that respondents collect contraceptives from different sources including Govt. field workers (19.53%), NGO field workers (10.93%); shops (21.09%), clinics (2.34%) and hospitals (1.56%). The government field workers deliver pill (10.16%), Condom (7.03%), injection (2.3%). The NGO field workers deliver pill (5.47%), Condom (2.34%), injection (.78), IUD (2.34%). The respondents mostly collect pill (11.72%) and condom (9.37%) from the shops and injection (1.56%) and ligation (.78%) from the clinics injection (1.56%) and ligation (.78%) from the hospitals. The above findings assert that the respondents use mainly pill and condom and most of the users collect contraceptives from shops and Government field workers.

Though the above sub chapter has been described on the basis of the secret matter of conjugal life, it has a social base which is called birth control. The practice of birth control among the slum dwellers indicates their consciousness about their family and the positive attitudes towards modern way of life. By the change of society and culture this sort of consciousness among the slum dwellers indicates a kind of positive change going on in the society.

5.4 Role of Kinship and Neighbours

Society has been formed by the unity and bond of the relatives in a congenial atmosphere. Man is a social being. The people of Bangladesh are hospitable by nature and kind to their neighbours. The history and culture of Bangladesh generally speak so.

Two or more people connected by blood or social bondage are called relatives. And the relation which stems from blood-connection is kinship. In a society every individual has kinship. We all are attached to some people either by blood or marriage. Those who are attached to us by birth or blood are called consanguine and who are attached to us matrimonially are called affines or matrimonial kinship.

Relatives and neighbours are the bases of one's social bond. In social affairs and to make the society moving relatives and neighbours have a special kind of role to play. According to Robin Foks, "Kinship is simply the relations between kin i.e. persons related by real, putative or fictive consanguinity". The importance of kinship in social life depends on three things (Parimal; 1985:196) : (i) the extent to which a person is surrounded by kinsmen, kinship usage world have a limited role when the kinsmen are dispersed over a wider geographical areas; (ii) the degree of development of "Patterned" kin

behaviour, certain kin relationships in certain societies are so highly-“Patterned” that little way is allowed for spontaneity; (iii) the degree of development of alternative basis for assigning people to roles. In urban areas, our own behaviour is not affected by kinship rules in as much as we do not ordinarily interact with kinsmen.

Neighbours are not less significant than relatives. Neighbours share well and woe of one-another equally. Neighbours can be relatives or not. But, in social life good term with the neighbours creates a community happy and congenial and in the absence of that the opposite is the situation.

5.4.1 Co-operation between the Respondents and Their Relatives

Most of the slum dwellers are found in good term with their relatives. Relatives as mentioned earlier live in the same slum community and among them the in-laws are great in number. It is generally seen in villages relationship with the parental relatives is better. In urban life relations with the maternal relatives have been found more so. The sociological explanation of the matter is that in urban families, girls have a significant role and most of the time people keep in good contact with the in-laws' house. Slum life is no exception to that. Most relatives live in the same slum or within the vicinity of the slum. They help each other according to their ability. It reveals that sympathy for one other is far more common than materialistic co-operation. In view of such circumstances, it is said that slum dwellers live in much poverty but they live harmoniously helping one other.

Table 5.18

Distributions of the respondents by the nature the relatives' help.

Nature of help	Frequency	Percentage
Financial	33	25.78
Solution of familial problems	44	34.38
Medical treatment	31	24.22
Childrens' education	10	7.81
Employment/ Work opportunity	8	6.25
Others	9	7.03
Total	N = 128	

Note: More than one response was received from each respondent.

The table no. 5.18 reveals that the respondent's relatives help them in different ways. The relationship between the respondents and their relatives is exercised through the interpersonal co-operation. Sometimes the respondents receive the needed helps from the relatives and sometimes they help their relatives in time of need. These co-operations are of varied nature, such as, help regarding financial (25.78%), familial (34.38%), medical treatment, (24.22%) children's education (7.81%), employment facilities (6.25%). Thus they assist each other for solving the problems stated above and try to improve their position. This inter-personal co-operation between them helps strengthen the existing relationship and makes the scope of coming close to each other.

5.4.2 Relationship with Neighbours

Neighbours are found well acquainted with one other. In slums neighbours live huddlingly in a community. They build small houses side by side and live harmoniously. Except slums, it is not seen in any other society. Among the neighbours there is a common social interaction. Among the slum dwellers, it is observed that the base of social relationship is quite strong.

Table 5.19

Distribution of the respondents by their opinion about the relationship with neighbours.

Opinion	Frequency	Percentage
Good	47	36.72
Very good	26	20.31
Moderately good	50	39.06
Less good	1	0.78
Bad	2	1.56
Very bad	2	1.56
Total	N = 128	100.00

Relationship with neighbours plays an important part in human life. The table no. 5.19 deals with the respondents' opinions about relationship with the neighbours. About 21 per cent of the respondents consider this relationship 'very good', about 37 per cent 'good', about 39 per cent 'moderately good', about 1 per cent 'less good', about 2 per cent 'bad' and about 2 per cent 'very bad'. It is noticeable that on an average their relationship is good and tolerable.

This good relationship has been possible to the same level of the social and economic position. They are not ambitious and there is hardly any competition among them. On the other hand, they tend to remain united to enjoy life on the one hand and for protection of them against outside pressure, if any. It cannot be denied that the base of their living in the slum weak, and it is becoming weaker day by day as per change(s) in the Government policies.

5.4.3 Incidents of Quarrels with Neighbours

Neighbours do not only tend to develop positive relationship but also create rows conflicts in them. It is nothing different in case of the slum dwellers. For close in case of living in hudding condition they often quarrel with neighbours over some issue, which are of no importance. Sometimes quarrels turn into violent clashes. These sorts of quarrels can, however be analyzed from three angles: Firstly, poverty condition keeps the slum dwellers always under stress and as such they are intolerant. Intolerance often lead them get, involved in quarrels; Secondly, they are not intellectually sound due to excessive physical labour involvement; they cannot many a time make judgement of situation in cool brain; Thirdly, as they are not properly educated, and socialized, the interaction with the people is often substandard or against conduct standard. It has been observed that most of the respondents in the slum have the experience of getting involved in quarrels more than once. Due to occurrence of such quarrels the condition of social relationship deteriorates and familial life becomes insecure, sometimes unhappy. Along with the parental groups the children are also found to get involved in clashes, in some cases, fighting in nature.

About 58 per cent of the respondents sometimes quarrel with the neighbours and about 42 per cent do not. The quarrels mainly arise because of their living in congested manner. They seek to preserve their rights regarding different issues important in their everyday life, and this trend of reservation of rights sometimes leads to quarrel. Poverty as a risk factor also responsible for there quarrels but they do not last long. On the contrary, it is observed that a considerable number of the respondents are not involved in conflicts. It indicates that a cordial and close neighbourly relationship exists among the dwellers often Sarder-er-Tek slum.

Nature of quarrels

The clashes took place among the slum dwellers of Sarder-er-Tek in many cases are the causes and onset of envious activities or quarrels of their children.

Table 5.20

Distribution of the respondent by the main causes/onset of quarrels with neighbours.

Causes/onset of quarrels	Frequency	Percentage
Children's misbehavior	35	27.34
Children's sports	34	26.56
Financial transaction	21	16.40
Contentious behaviour of family members	9	7.03
Others	2	1.56
Total	N = 128	

Note: More than one response was available from a respondent and more than half (58%) of the respondents are involved in quarrels with neighbours.

The table no. 5.20 unveils the nature of quarrels in the dwelling slum. More than fifty per cent of the respondents confessed their involvement in conflict with the neighbours for various causes in their day to day life. Misbehavior of the children (27.34%), their sports (26.56%), financial transaction (16.4%), contentious behavior of the family member (7.03%), and so forth may be the bone of contention between the respondents and their neighbours. Though such types of quarrels are every day happenings in their life, its impact does not last long. They get united again forgetting their previous misbehaviour with each other. So their relationship may somewhat be considered from love and hate standpoint. This phenomenon is fully absent among the rich.

Initiatives for Mitigating Quarrels

The slum dwellers of Sarder-er-Tek are not found to linger their conflicts with their neighbours. They tried to mitigate. If in a case it is understood that it is not possible to mitigate, they go for interference of third party as has been seen. Clashes take place suddenly centering an incident. But here the slum dwellers are of compromising in nature that ultimately lead to the resolution of the problem.

Social atmosphere contributed significantly to the expansion of human civilization. Relatives and neighbours are the two main factors of social atmosphere. Importance of one of them can't be denied for a happy and healthy society. Man has been exposed of as a social being by their assistance to each other and as a result the society has emerged. Robert M. MacIver, in his book 'society', described society as "the system of social relationships in and through which we live. While the Italian sociologist Vilfredo Pareto regarded it

as an aggregation of human molecules living in mutual relationship” (Koenig; 1962:21).

These relationships and clashes generally expose two mutual behaviours of human beings in a society. Human beings inherently desire to live in an environment of peaceful co-existence and sometimes they become angry with each other not only because of their quarrelsome nature but due to clash of interest also. It is, however, a common phenomenon in the social life of almost all classes of people.

Table 5.21

Distribution of the respondents by the opinion about how quarrels with their neighbours are mitigated.

Mitigation Means	Frequency	Percentage
Self initiative	54	42.19
Initiative of both Parties	40	31.25
Interference of third party	21	16.41
Total	N = 128	

Note: Multiple responses are possible, and more than 50% of the respondents are engaged in quarrels with their neighbours.

The table no. 5.21 reveals that the respondents and the neighbours take initiatives for the mitigation of quarrels. Sometimes initiatives are taken from one side and some times from both sides. They are called self-initiative and initiative of both parties respectively. Besides the persons, concerned interference of third party helps mitigate the conflict between two parties impartially. Third party often plays the role of justice for such cases.

5.5 Recreational Facilities

Recreation is one of the basic human needs. A man cannot lead a healthy life without recreation. It is a factor to make our leisure period meaningful and it also makes a man rejuvenate to work. Recreation provides a man with creative and productive thinking, pure refreshment and mental satisfaction. In this context, H.B Meyer and et. al. said, "Recreation may be defined as an activity which gives joyful, satisfying experiences and an opportunity for creative self expression" (Friedlander, 1962: 452). Recreation is delightfulness and expression of constructive experience of a man. It is helpful for creative life style. Recreational activities have not assumed the form of institutions, as economic, familial, governmental, educational, and religious activities have. Recreation in human societies takes on an almost infinite variety of forms. Some activities as Summer and Keller pointed out, aim at physical relaxation, and others provide for the release of pent-up energy, for relief from monotony and from the burden of everyday existence, for the gratification of the senses (taste, sight, hearing, touch and smell), and for the satisfaction of the intellect (Koenig, 1962:168). The sociologist Jesse F. Steiner, in his 'Americans at play', distinguished a number of definite trends in present-day recreation. The two main trends are the extensive development of commercialized facilities offering passive recreation and amusement and the growth is private and public facilities providing opportunities for participation in games and sports. Although passive commercialized entertainment, principally through the movies, radio, and television, reaches perhaps the largest number of people, the bulk of our recreational expenditures go for active rather than passive amusements.

In human life the importance of recreation is immense. Though it seems that it has no economic value, it has great importance to meet the demand of man's physical and mental needs. Productive recreation expands children's physical and mental qualities as well as teaches them sincerity to social rules and sympathy towards man. Lack of recreation creates laziness, mental distress, disinterest, lack of devotion to work,

inclination to crime, ill thinking, increase of antisocial activities, and hooliganism, which are the factors to create a large field of social problems. That is why recreation is an inseparable element of human life.

Recreation includes many kinds of activities, such as, the play life of children, games, sports, athletics, various forms of pastime activities and entertainments. It also includes reading for pleasure, listening to radio, various art forms, movie, dramas and variety of hobbies and vocational activities (Dictionary of Sociology and Related Societies, 1959: 270). It can be physical, mental, social or combination of all three. It can be organized, planned, unplanned, spontaneous, undertaken by individuals or groups and stimulated, sponsored or provided by public, private voluntary and commercial agencies (Noman et. al., 1962:2).

Recreation is not only helpful to man's physical and mental development but also hindrance to it. Because recreation is a kind of opportunity. Everybody can't avail it. Money is related to this opportunity. All the slum dwellers can't afford to buy or collect the various commodities of recreation. Most of the slum dwellers don't have the ability to watch TV or Cinema, reading books and even to travelling. That is why travelling is alien to them. Children of the slums don't get the opportunity to roam in children's park or garden. These opportunities are usually enjoyed by the privileged group of population.

Again recreational system of modern age is a hindrance to happy life. Unrestricted entertainment system mainly by the influence of western culture, our young generation is being degenerated. Crimes committed by the youth, addiction, disregard for parents, and even separations are the direct outcome of this alien culture.

It is said that recreation and leisure time activity have become a social problem of vital importance and one which has engaged the interest of many investigators. Studies indicate that unless we learn how to spend our increased time for leisure, deterioration both in culture and personality is likely to result. In the slum life, there is a lack of proper recreational facilities. The constant pressure of poverty

and poor living conditions along with the added pressures of monotonous and inadequate activities, make adequate recreational outlets even more important in Bangladesh slums than in those of Western World. The recreational means enjoyed or adopted by the Sarder-er-Tek slum may be seen in the table no 5.23. The analysis of which would make it clear that how much recreation or recreational avenues are there in Sarder-er-Tek slum and to what extent it they are serving the purpose of healthy recreation as generally expected.

The Sarder-er-Tek dwellers are involved in various recreational avenues within the slum. Though they are not healthy and constructive enough. In many cases, they can not enjoy those quality recreation outside the slum because of financial problem despite their interest. A great portion of the dwellers have been observed to remain engaged in recreational activities by watching TV and cinema shows. The details way, however, be seen in the following table.

Table 5.22

Distribution of the respondents' by recreational elements in family life of Sarder-er-Tek slum.

Recreational elements	Frequency	Percentage
Book	9	7.03
Magazines	11	8.59
TV	26	20.31
Radio	23	17.97
Cassette player	9	7.03
Sports material for children	6	4.69
Ludu	9	7.03
Playing cards	3.	2.34
Others (Travelling, visiting, cinema, birthday observation etc.)	15	11.72
Total	N = 128	

Note: Multiple responses are possible.

The table no. 5.22 names the recreational elements of the slum dwellers in family life. The slum dwellers like others indulge in several activities for their own entertainment or amusement. Their recreational media are somewhat different from those of other people in the society. The elements of their recreation are books (7.03%), magazines (8.59%), T.V (20.31%), radio (17.95%), cassette player (7.03%), sports material for the children, playing cards, ludu and others including visiting various recreational places, going to cinema hall, birthday and religious festivals. More than fifty per cent families entertain themselves with T.V, radio, cassette player and cinema seeing. Finding stated above hold up the liking of slum dwellers for modern media of recreation. They also read books, magazines and play cards and ludu occasionally for recreational purpose. Maximum T.Vs have satellite connection. This immense attraction for electronic media implies the tendency of banishing all kinds of griefs and miseries in their daily life through such amusements.

5.5.2 Recreational Media (Outdoor)

In slum area, there is scarcity of open space. Despite this problem, the slum dwellers congregate in various recreational programmes. In such programmes, the main participants are found to be the youth. These programmes are found coherent with our everyday life and socio-cultural values. In most cases they participate in groups body in the outdoor recreational activities. The media of recreation usually undergone by the Sarder-er-Tek slum dwellers have been shown in the table no 5.24.

Table 5.23

Distribution of the respondents by the recreational media available in the Sarder-er-Tek slum.

Recreational media	Frequency	Percentage
Sports competition	39	30.47
Cultural function	26	20.31
Play ground	56	43.75
Milad-Mahfil (Religious occasion)	46	35.94
Cinema-show	39	30.47
Video games	22	17.19
Others	3	2.34
Total	N = 128	

Note: Multiple responses are possible.

The table no. 5.23 reveals the respondents' opinion about the recreational media available in this slum. Outside family, there are various recreational for arrangements the slum dwellers in the slum area. Among those arrangements, sports competition (30.47%), cultural function (20.31%), *Milad-Mahfil*/(Religious occasion) (35.94%) Cinema (30.47%), Video games (17.19%) are noteworthy. These, outdoor recreational arrangements are the result of the concerted efforts by the slum dwellers and such types of activities help them come in to contact with each other. Arrangements of such recreation are of course irregular and occasional due to the want of necessary fund. But this irregular and occasional gathering gives the slum people a good experience, a consciousness and a common entity. However, about children's recreation in particular an observation has been put which is as follows:

5.5.3 Children's Recreation

In family atmosphere children become engaged in various recreational arrangements. Generally, siblings and neighbouring children of the same age become involved in these arrangements. Participation children from many families has been common. Though it is difficult to say the arrangements are not so modern or educative yet they are easily attracted to those. Because in childhood people like to play together and it's natural also. In the aforesaid recreational arrangements sometimes the children of the slum got engaged in clashes. Despite this, everyday they are found to gather for play in certain place. The games or recreations in which children have been found to be involved is pictured in the following table:

Table 5.24

Distribution of the respondents by the nature of recreation children are involved in.

Nature of recreation	Frequency	Percentage
Playing on the road	52	40.63
Making hue and cry on the street	50	39.06
Playing in houses/families	37	28.91
Watching TV	57	44.53
Bathing/enjoying in the dirty ditch water	30	23.44
Playing video games	4	3.13
Seeing cinema shows in the hall	12	9.38
Playing carom at stake	7	5.47
Others	5	3.91
Total	N = 128	

Note: Multiple responses are possible.

The table no. 5.24 deals with the recreational activities of the children of Sarder-er-Tek. Arrangements of recreation for the children differ from those of the elders. The children of the slum are deprived of modern recreational facilities. As a natural consequence, they have to have the recreational activities of low quality, such as, playing on the road (40.63%), making hue and cry on the street (39.06%), playing in houses, (28.91%) enjoying TV programmes (44.53%), bathing in the dirty water or ditch (23.44%), playing video games (3.13%), seeing film in the cinema hall (9.38%), playing carom at stakes (5.47%). The children of the slum area visit the neighbours lodge in order to enjoy TV programmes as most of them have no TV of their own. It is found that a large number of children play on the road and make hue and cry on the street as a part of their recreation. This nature of recreation indicates that they greatly lack the proper facilities for recreation. The situation also implies that these are indifferences irresponsibilities on the part of the parents for their children's recreation. Though these recreations are natural for such children, they sometimes make them ill and bring tremendous accident in to their life. Some recreations mentioned above also have improper impact upon habit pattern of children that may stand against normal socialization. They tend to embrace a social, a moral behaviour leading to delinquency by the influence of such unorganized, unsupervised recreations.

5.5.4 Crimino-genic Children Recreation

Recreational activities sometimes degenerate children instead of guiding them towards the right path. One of the reasons can be identified that many of the children are beyond the control of their parents/guardians. Their parents are usually engaged in various odd jobs for livelihood. They fail to eye their children at daytime mainly. As many of them are out of control, they become involved in various criminal activities. From the result of a study indicates that about 73 per cent children of the slum dwellers become involved in various

crimes because of the want of productive recreation. (ISWR, 1999: 263). Most of the slum dwellers, as understood, lead a poor life not only economically socially also. As such, the children are found to develop criminal habit and become involved in burglary, muggings and political terrorism like picketing, bomb-carrying and exploding etc. to meet their psycho-social and economic needs. The anti-social in which criminal activities, the children of Sarder-er-Tek slum have been involved in may be seen in the table no. 5.25.

Table 5.25

The respondents by views about the types of antisocial/criminal activities the slum children have been in.

Types of criminal activities	Frequency	Percentage
Smoking	34	26.56
Stealing flower/fruits	17	13.28
Drug abuse	6	4.69
Girl-teasing	6	4.69
Seeing blue film in VCR	10	7.81
Truancy	22	17.19
Exploding crackers/bombs	8	6.25
Telling a lies	23	17.97
Disobeying the superior	25	19.53
Others	1	0.78
Total	N =128	

Note: Multiple responses are possible.

The table no. 5.25 reveals that the children of the slum are involved in many kinds of criminal activities in the shade of recreations. Their recreational activities sometimes mislead them and they get entangled in criminal and sinful activities, as their guardians cannot keep watchful eye on them. Mainly they are addicted to smoking (26.56%), stealing flowers or fruits (13.28%), drug taking (4.69%), vexing girls (4.69%), seeing blue film in VCR (7.81%), truancy (17.19%), exploding crackers and bombs (6.25%), telling lies (17.97%), disobeying the elders (19.53%) etc. More than 50% of the total respondents have confessed that the slum children are getting involved in criminal acts as in the form of recreational activities.

Chapter SIX

Health, Sanitation and other Facilities

Poor health and malnutrition are the two important features of the poor of Bangladesh. Various kinds of diseases and lack of proper knowledge in medication and health care are the main causes behind the poor standard of health condition in our country. Poverty as well as scarcity of proper health care is also the main cause behind poor health. Even increasing growth of population in our country is mostly responsible for this.

The population of Bangladesh has a tremendous growth potential built into its age structure. Still population under 15 years is around 43 per cent of the total population; and women of reproductive age (15-49 years) represent 46 per cent of the total womankind. The maternal and infant mortality rates are reported to be 4.5 and 78 per thousand live birth respectively. Life expectancy at birth has also increased to 58.1 years for male and 57.6 years for female compared with the 1991 level of 55 and 54.5 years respectively. The Government of Bangladesh since independence, has been investing substantially in the institution building and strengthening of health, and family planning services in the country, paying special attention to the vast population residing in the rural areas. The main task of the health programmes has been in the provision of primary health care (PHC) services as which has been recognized as a key approach to attain, "Health for All" by the year 2000. Recently, Bangladesh formulates its National Health Policy with a commitment to provide better health services to the nation as enshrined in the constitution of the country. Facilitating health services to the poor, reducing malnutrition levels of the poor particularly, the mother and child and strengthening of family planning programme to achieve the replacement level of fertility by the year 2005 featured the Health Policy of the country.

Over the past 25 years of independence, the health situation of the population has been improved quite remarkably. Smallpox, Malaria and Cholera have been eradicated or are no longer major killers. Life expectancy at birth reached 58 years in 1995. Total fertility rate was reduced from 6.3 in 1975 to 3.4 in 1995. The crude death rate dropped from 12.0 in 1990 to 9.0 in 1995 and is expected to decline further. Due to the recent success in the EPI programme which had a coverage of over 66 per cent in 1995, infant mortality rate declined to around 78 per 1,000 (thousand) live birth in 1995. Similarly, the under 5 years mortality dropped from over 210 in the mid 1970s to 133 per 1000 (thousand) live births in 1995. In terms of physical facilities, there were 897 hospitals (610 in the public sector and 287 in the private sector) of different categories with 34,786 beds (27,144 in the public sector and 7,242 in the private sector) with one bed for every 3,450 persons in the country in 1995. With regard to health and medical professionals, the country so far produced 24,638 graduate doctors by 1995 giving a doctor population ratio of 1:4,870. The doctor-nurse ratio was 2:1. In case of nurse-population ratio, the position was 1:10,714 (The Fifth Five Year Plan, 1997-2002:448).

Despite these impressive changes over the last 25 years, much remains to be done in the health sector. The quality of life of the general population is still below the standard. Low calorie intake continues to result in malnutrition in a large portion of the population, particularly, women and children. Diarrhoeal diseases continue to be a major killer and the number one cause of morbidity. Communicable and poverty related diseases, that are preventable, still dominate the top 10 causes of morbidity, and over sixty five per cent of all mobility cases in 1996 were caused by communicable and poverty related diseases.

The health condition of the urban poor people is in extremely precarious situation. Dirt, garbage and lack of health consciousness and above all lack of medical care cause their diseases and death. "They suffer from various skin diseases and diseases like gastric, abdominal pain, frequent fever, migraine, dysentery and tuberculosis etc." (Begum, 1994:82). Their fertility and mortality rates are higher than those of other community. "The infant mortality rate (IMR) in 1979 for slum has been found to be 208.5 as compared to the rural IMR 112.5 and mortality rate of the slum population have significantly higher than the over all mortality rate" (Mia, 1990:4). The overall death rate among urban poor slum communities is as expected much higher than the national or the urban rate. The Crude Birth Rate in slum communities appears to be somewhat nearer to the national rate. It is, however, considerably more than the Crude Birth Rate in the urban areas. The general population growth rate in a poor community in Dhaka has been found to be 3.03 per cent per year and is higher than the natural growth rate of population of urban areas (Islam, 1996: 41-42).

The poor health situation is caused mainly by the, a) unhealthy and unsanitary residential environment in which the poor live; b) the inadequate and poor food intake with resulting in malnutrition and lower diseases resistance levels; and c) their unhygienic personal health practices due to lack of education and information.

6.1 Health and Sanitation Condition

Sarder-er-Tek slum dwellers are prone to various health hazards. The slum is surrounded by marshy lands and the environment is very unhygienic. They live in an unhygienic condition,

which is environmental as well as man made. The main aspects are lack of pure drinking water, drainage, sewerage, lavatory, medical facilities, roads facility for garbage and rubbish disposal etc. In a research work it is found that "small children are attacked by various diarrhoeal and water borne diseases" (ISWR; 1996:78).

More than 50 per cent people of Dhaka drink tap water and 43 per cent drink tube-well water. Water supplied by the WASA is not safe for various reasons. About 95 per cent people of the poor families do not drink boiled water. Their sanitation system is unhygienic and 40 per cent of them use unsanitary latrines. Sewerage system is faulty and ventilation system is not proper. So 75% - 80% of them live in very unhygienic condition. Besides these, the emission of smoke from mechanized vehicles and factories, chemical wastes and human wastes create an unhygienic atmosphere in the slum.

Out of this study it is found that the rate of infant mortality among the urban poor is much higher than the national rate of infant mortality. It is ten times higher than the national rate. But one third of those urban poor who are diseased or fall prey to death are attacked by various contagious and water borne diseases (Khan; 1995:2).

6.1.1 Sources of Water and Its Uses

Water has many sources. Tube wells are the main source of water in the slum. Water is used for drinking, bathing and in various household works. In the slum where we have conducted our study, tube well is the main source of water but in other slums lake as well as river is one of the major sources of water.

In a survey on health status, it is found that the major sources of drinking water both in public and private slums are municipal taps and tube wells. In case of bathing, however, a

considerable number of slum dwellers use rivers, ponds, wells etc. About 90 per cent of the slum people use water from taps and / or tube wells for drinking purposes (Arifeen and Mahbub, 1993: 52).

Table 6.1

Distribution of the respondents according to the sources of drinking water.

Source	Frequency	Percentage
Tube- well	116	90.63
Tap	4	3.13
Bought	5	3.91
From others' houses	3	2.34
Total	N=128	100.00

The table no 6.1 reveals that the respondents get drinking water from different sources, such as, tube-well (90.63%), tap (3.13%), buying (3.91%) and collecting from other houses (2.34%). Most of the families (90.63%) get drinking water from tube-well and this is the only one source of getting safe pure drinking water for them. According to the census report of the study, about 2206 people live in the slum and about 2000 people get drinking water from tube wells. There are 8 tube wells within the slum compound and about 250 people get drinking water from each tube well. The number of tube-wells is very inadequate in compared to the need. Of course, these tube-wells were provided in 1997 by Proshika (NGO) as a part of their health services to the poor peoples' community. Very insignificant number of people gets the supply of drinking water from tap through

the illegal connection with the WASA pipeline. A small number of the respondents get drinking water fetched by the maid servant or such type of persons and they pay them for this. A few number of the respondents get drinking water from other houses and it is a temporary source. It may be that the respondents get drinking water from other houses when the concerned family members are absent in their houses.

The slum dwellers also use water for bathing. They get water from the tube-well mainly. In another study findings, Arifeen and Mahbub also mention that a large number of the city's slum dwellers get water from municipal taps located either along the public streets or in public places. Private slums often get their water from the land lord's house. Besides, tap water, tube wells within the slum or neighboring areas also play a vital role in supplying safe water to slum dwellers.

Table 6.2

Distribution of respondents' households according to the sources of their bathing water

Source	Frequency	Percentage
Tube-well	116	90.63
Tap	1	0.78
Bought	3	2.34
Pond	7	5.47
From others' houses	1	.78
Total	N = 128	100.00

The table no. 6.2 reveals that like drinking water there is a great scarcity of bathing water for the slum dwellers. They have different sources for taking bath, such as, tube wells, taps, buying, ponds and other houses. A great majority of the respondents (90.63%) get bathing water from tube-wells. Those who get the drinking water from tube-wells are equal to the number of respondents getting bathing water from the same source. About 5.47 per cent respondents take bath in the pond. Of course, they use nearby ditch as a pond. They are compelled to bathe in the dirty and unhealthy water of the pond because of the scarcity of safe bathing water. Most of them (bathing in the ditch) are habituated to bathing in the pond. Most of them (bathing in the ditch) are habituated to bathing in the pond. Most of the slum dwellers drink water fetching directly from the tube-well. In this slum, the tube well is the main source of water.

Table 6.3

Distribution of respondents according to the nature of drinking water.

Nature of water	Frequency	Percentage
Boiled	7	5.47
Un-boiled	121	94.53
Total	N = 128	100.00

The table no. 6.3 presents that the family members of the respondents get drinking water from different ways. About 95 per cent respondents think that the slum dwellers drink unboiled water. Only 5.47 per cent have been found to boil drinking water. Most of the dwellers drink tube-well water, they consider it to be safe and pure. However, the slum people are not at all aware of arsenic contamination in tube-well water. Scarcity of fuel and their ignorance may be responsible for drinking unboiled water. From whatever source they get water it becomes unsafe due to their unclean container or careless using the same. Boiled water drinkers are conscious ones in the slum area. Two important factors may be attributable to getting drinking water from reliable source and the health consciousness of the users.

The respondents have said that the slum dwellers are attacked with different types of diseases like diarrhoea, dysentery, jaundice, stomachache, fever and so on due to drinking unsafe water. About 30 per cent of the slum dwellers drinking unboiled water have been found to suffer from the diseases as stated above. Contrawise, it is found that a major portion of the slum dwellers drinking boiled and safe water are free from those diseases.

6.1.2 Toilet Facilities and the Habit-Pattern

Most of the Sarder-er-Tek slum dwellers have been found habituated to use *kucha* toilet without water seal, and most of them are built above ditches, ponds or plain land selected for toilet building. There is however, the absence of proper outlet of polluted stagnant water (ditch/pond) or of the night soil. Also in good number of cases sanitary toilets are used.

In this slum, almost 90 per cent of the families share latrines with others. The garbage cleaning system is very poor. In slum areas only 20 per cent of the households probably have municipal garbage dustbins (CUS, 1983).

A big number of people use a toilet, which causes poor health condition in the slum life. Large number of people living in a small place makes the atmosphere practically inhabitable.

As generally observed the slum dwellers in the city use two types of latrines viz. sanitary and *kutcha* latrine. About 47 per cent people use sanitary latrine and 53 per cent use *kutcha* latrine. Those who are more or less financially solvent and aware of health, use sanitary latrine. In this regard, most of the sanitary toilet users have received the assistance of NGO's health programme. It is seen that the *kutcha* toilet users are comparatively poor and unconscious of health care. The Sarder-er-Tek people might have failed to get the needed assistance from NGOs. Consequent upon this the use of *kutcha* latrine, pave the way for polluting the environment of the slum. NGO authorities, as may be assumed, fail to get the desired effect by their health programmes in the slum.

Table 6.4

Distribution of respondents by their opinion
about the families share a toilet.

Number of family	Frequency	Percentage
0-5	39	30.47
5-10	57	44.53
10-15	11	8.59
15-20	05	3.91
20-25	07	5.47
25-30	04	3.13
30-35	04	3.13
35+	01	0.78
Total	N=128	100.00

$$\bar{x} = 9.06$$

The table no. 6.4 presents that the arrangements for toilet in the slum community are not adequate to meet the needs of the dwellers. Each toilet is assigned to a number of families for use. Over 30 per cent respondents have said that a toilet is used by 1-5 families; about 45 per cent have informed that in case of them a toilet is used by 5-10 families. About 9 per cent opine that 10-15 families use a single toilet. And the rest have said, a toilet is used by families which are 15 and more in number. However, the ratio of toilet and family is 1:9 in the slum. The above findings about toilet in the slum clearly indicate that scanty number of toilet compared to the number of inhabitants tend to create unhealthy environment.

Out of the acquired data it becomes evident that the slum dwellers in more than 50% cases use *kutcha* toilets. The use of sanitary latrine is made by others. Therefore, the NGO efforts be strengthened in health programmes as in other areas for vulnerable sections of people like those of Sarder-er-Tek slum in the city. However a picture about family members and their toilet habit has been shown in the following table.

Table 6.5

Family members and their toilet habit.

		Type of Toilet used by respondents' family members		Total
Family member		Sanitary	Kutchha toilet	
1-5	Count % of Total	23 18.0%	16 12.5%	39 30.5%
5-10	Count % of Total	27 21.1%	30 23.4%	57 44.5%
10-15	Count % of Total	4 3.1%	7 5.5%	11 8.6%
15-20	Count % of Total	1 .8%	4 3.1%	5 3.9%
20-25	Count % of Total		7 5.5%	7 5.5%
25-30	Count % of Total	4 3.1%		4 3.1%
30-35	Count % of Total	1 .8%	3 2.3%	4 3.1%
35-40	Count % of Total		1 .8%	1 .8%
Total	Count % of Total	60 46.9%	68 53.1%	N=128 100.0%

The above table shows that the family members of the respondents i.e. the slum dwellers are found to use toilets for natural call. But majority of the dwellers use *kutchha* toilet and the sanitary toilet users are about 47%. The break-up may be described as the sanitary toilet users are 1-5 (18%), 5-10 (21.1%), 10-15 (3.1%) and 25-30 (3.1%) are significant in the total of sanitary category. And the *kutchha* toilet users are 1-5 (12.5%), 5-10 (23.4%), 10-15 (5.5%), 15-20 (3.1%), 20-25 (5.5%). The toilet users are basically needy people and they are also not conscious about their health condition. The small

number of toilets is a testimony to have, more or less, health problem in the slum. The sharing of latrine is also a common picture among the slum dwellers, that is also sometimes undesirable and unhygienic.

A noteworthy information out of this explanation be evident that, on an average, about nine families have to use a single toilet. It may be expressed by the average size of family this way that ($9 \times 5 = 45$) a total 45 persons (male & female) are using a single toilet commonly, which is not only incredible, harmful also.

6.2 Nature of Diseases and the Treatment Processes

In 'Sarder-er-Tek', poor health situation is one of the social problems. Population density, lack of proper sewerage system, pure drinking water, proper health care, in addition to pervasive poverty and underprivilege cause many diseases and poor health. In fact, dirty huddling living with fume, living in small rooms and overall unhygienic atmosphere have turned the slum into hot bed of diseases. People do not have the capacity to give a patient proper treatment by taking all that is required.

Health condition of slum people is almost all along bad. Both adults and children of the families are found to suffer from diseases. About 58 per cent heads of the families suffer from gastric ulcer and other abdominal pains, 29 per cent suffer from asthma; 37 per cent have migraine; 18 per cent have tuberculosis; 68 per cent have different types of skin diseases; 49 per cent suffer from frequent fever, and 32 per cent suffer from chronic dysentery. Apart from the diseases named above, these people suffer from various other ailments like jaundice, chicken pox, diarrhoea, cold and coughs (Begum, 1994 : 82).

The other family members also suffer from similar diseases. Women, in addition, suffer from various female diseases, such as, irregular menstruation, excessive bleeding, pain in the lower abdomen, irritation in hands and feet, giddiness and weakness. Children mostly suffer from cold and coughs, diarrhoea, dysentery, fever, skin diseases, ear-disease etc.

For the treatment of these diseases they mostly take allopathic medicines. Respondents buy medicines from shop for their own treatment or for their family members. In these cases about half of the respondents buy medicines with their own choice or by the advice of shopkeepers. Certainly, some of them go to hospitals or clinics for treatment. A section of 25% of the respondents have informed that they consult private physicians. Some of the members of the respondents' families (7.02%) died of various diseases last year like pox, malaria, diarrhoea, murder, dysentery and old age complications. Among the dead people, children are great in number.

The causes of death and diseases are unhygienic living conditions and improper treatment facilities. In most cases, the patients do not take full course of medicine. "The two reasons behind this are : firstly; want of money and secondly, they are not sure about the effectiveness of the medicines prescribed by the salesmen often treated as doctor" (Begum, 1994 : 83). The patients generally buy medicines at best for one or two days. Such practices often complicate and aggravate diseases and even resistances to some medicines.

The situation in Sarder-er-Tek Slum may be expressed as having a good number of diseases as stated above. Most of these diseases are water borne. The data indicate that the unhygienic surroundings and lack of nutrition cause such diseases. The main cause is the lack of antibody, as it could be medically said.

Table 6.6

Distribution of respondents by their opinion about diseases they suffered over the last one year.

Diseases	Frequency	Percentage
Fever	105	82.0
Cold and cough	96	75
Diarrhoea	62	48.44
Jaundice	31	24.22
Dysentery	29	22.66
Typhoid	16	12.50
Malaria	7	5.47
Tuberculosis	4	3.13
Measles	1	0.78
Others	9	7.03
Total	N=128	

Note: Multiple responses are possible

The table no. 6.6 reveals that the slum dwellers suffered from various kinds of diseases over the last one year. Those diseases were fever (82%), cold and cough (75%), diarrhoea (48.44%), jaundice (24.22%), dysentery (22.66%), typhoid (12.5%), malaria (5.47%), tuberculosis (3.13%) and so on. It is evident that most people suffered from fever, cold and cough and diarrhoea. They were often attacked by such diseases. It can be said, these diseases are very common in their everyday life. These diseases are frequent in them due to their living in dirty and damp houses. Besides, lack of health consciousness and balanced diet, inadequacy of necessary health care, drinking unclean water etc. are also responsible for such sufferings.

The slum dwellers mainly suffer from water borne diseases, it has been evident from many studies. Most of the victims are children. They become ill owing to the lack of protein diet, proper treatment and healthy atmosphere, and as such the rate of death of children is very high. The next table would entail some descriptions about the situation of diseases caused by unsafe drinking water. A section of about 29% of respondents gave opinion about the diseases caused by unsafe water in the slum.

Table 6.7

Distribution of respondents according to the diseases caused by unsafe drinking water.

Diseases	Frequency	Percentage
Diarrhoea	9	24.32
Dysentery	17	45.95
Jaundice	3	8.10
Stomachache	2	5.4
Fever	5	13.51
Others	1	2.70
Total	N= 37	100.00

Note: A total of 37 respondents are found to have attacked diseases for drinking unsafe water.

The diseases as tabulated above are water borne and for this reason these sometimes took epidemic form in the slum community. The statement made based upon the opinion and experiences of about 29% of the respondents. The slum people, as reported, have suffered from complicated diseases like diarrhoea (24.32%), dysentery (45.95%) jaundice (8.10%), stomachache (5.4%), fever (13.15%) and others (2.70%). These diseases were however prevalent through out the whole year. The treatment of such diseases is expensive and the slum people are quite unable to defray the necessary expenses.

6.2.1 Incidents of Death and Its Causal Aspects

The slum dwellers suffer from various diseases round the year. They lose their stamina to work because of these diseases. Family life becomes unhappy and much money is spent for treatment. In many cases, as has been observed, children and old people died of serious diseases because of wrong treatment. In addition slum dwellers met death caused by murder and suicide. Incidents of murder took place in social conflict/political violence and the suicide due to family conflicts. Generally it has been seen that women were victims of suicide and men were the victims of murder/homicide.

The rate of death and birth is comparatively high in the slum. About 7 per cent respondents reported that their family member died of various diseases during the last year (September, 1998 to August 1999). It is found from the findings that more than 1 per cent dwellers died in the previous year. More than fifty per cent of the dead ones were children. The children mainly died of pox, malaria, dysentery, diarrhoea. On the other hand, the adults died of old age and murder. The murdered one was middle aged. From the above discussion, it can be ended with a conception that the guardian level persons died in the last year were not enough conscious of health care, and the health services existing in the community is also not adequate. For more details the table no. 6.8 may be seen.

Table 6.8

Age wise distribution of the respondents according to the causes of death of family members over the last one year

Causes	Age					Total Frequency	Total Percentage
	0-10	10-20	30-40	60-70	70-80		
Pox	2 1.56%					2	1.56
Malaria	1 .78					1	.78
Dysentery	1 .78					1	.78
Murder			1 .78			1	.78
Diarrhoea		2 1.56%				2	1.56
Old age				1 .78	1 .78	2	1.56
Total	4 3.12%	2 1.56%	1 .78	1 .78	1 .78	N = 128	

Note: A group of 7.03% (9) persons died of various diseases.

The table no. 6.8 reveals the death cases from different diseases or incidents. In the age factors, the death cases constitute about 3 per cent from 0-10 years, about 2 per cent from 10-20 years, about 1 per cent from 30-40 years, about 1 percent 60-70 years; about 1 per cent from 70-80 years. The dead people are mostly children and aged ones. And the diseases caused death are pox (1.56%); malaria (.78%); dysentery (.78%); murder (.78%); diarrhoea (1.56%) and old age (1.56%). So, the death issue of the slum dwellers asserts that the different types of diseases are the causes for their premature death.

From the above discussion it is noticed that slum dwellers are attacked by various diseases and they suffer all the year round. Slum dwellers are poor not only for financial insolvency but also for lack of proper treatment and falling prey to various diseases. This poor condition of the slum dwellers indicates the poor health condition of urban life. There are many contagious diseases. But there is no sign of taking proper steps for the prevention of these diseases.

6.2.2 Treatment (Medical) Facilities

The health condition of Sarder-er-Tek slum dwellers is pale. Many of them fail to improve their socio-economic aspects because of poor health. At least 50% of them suffer from various diseases all the year round.

Most commonly occurring diseases in the slum have been reported to be gastro-intestinal disease, such as, dysentery, gastric ulcer etc. accompanied by common fever, typhoid, common cold and cough as asthma.

The general condition of health of the slum dwellers is far from satisfactory. This is evident from the records. The access to health and medical facilities is also not so easy for the slum dwellers. The slum people because of their financial limitation depend, to some extent, on homeopathic and other non-allopathic methods of treatment.

A good majority of the families have taken allopathic treatment for various ailments. It has been found that for all cholera cases allopathic was the only treatment sought by the dwellers. Similarly for diseases like typhoid, ulcer, dysentery, cardiac ailment and T.B. the most frequently availed treatment was also found to be allopathic.

Homeopathic treatment also has importance to the slum dwellers. They particularly avail themselves of this service for the treatment of fever, measles, T.B, chicken pox, asthma and even heart diseases. *Kabiraji* treatment has been particularly sought for diseases like fever, measles, jaundice, asthma and chicken pox. They also seem to have considerable faith in the power of '*fakirs*' for the treatment of physical ailments as well as mental problems. They are visited by

people for the treatment of asthma, jaundice and even fever, measles and chicken pox.

The Sarder-er-Tek slum dwellers also adopt common preventive measures against serious diseases like cholera, chicken pox, T.B, and polio etc. Presently, they are very much interested to get their children vaccinated against six diseases.

The dwellers, as has been reported, get their health services from various hospitals and clinics. Generally govt. hospitals has the priority to them. To the South-western corner of the slum under study there are two veterinary hospitals from where the slum dwellers get health services free of cost or at a nominal cost. Communication with the hospitals is much easier. Due to this advantage the slum dwellers get maximum health service from those hospitals. Because of the availability of hospitals doctors are always found within reach. Doctors have set up chambers also nearly the slum for private practice. The slum dwellers also go there for having treatment on payment. A tabular picture is shown in this context in next pages. For detailed knowledge about it the analysis may be seen.

Table 6.9

Distribution of respondents according to places where from they got treatment/Medicare facilities.

Place	Frequency	Percentage
Govt. hospital	56	43.75
Non Govt. hospital	33	25.78
Doctors' private Chamber	55	42.97
Homeopathic doctors	5	3.91
Kabiraj	9	7.03
Fakir, Hujur, Exorcist	8	6.25
Total	N=128	

Note : Multiple responses are possible

The table shows the medi-care facilities available to the respondents and their family members while suffering from diseases. The slum dwellers usually go to the different health service centres for medical treatment. They are mainly observed go to Government hospitals (43.75%); Non-government hospitals (25.78%); doctors private chambers (42.97%); homeopathic doctors (3.91%), *Kabiraj* (7.03%) and *Fakir, Hujur* for exorcist (6.25%) for this purpose. In addition to this, a considerable number of the slum dwellers obtain their health care from non-government hospitals available nearby the slum like Lions Hospital, Hospital for the aged and the NGOs' health service centres. A major portion of the patients have been found to take health services from a Government hospital due to its location nearby the slum free of cost. Those are comparatively solvent and want to have better treatment, they, as is found, contacted doctors in their private chamber on payment. A small number take homeopathic treatment because of the trust and lesser cost involvement. A few number of the respondents are found to have the treatment from

Kabiraj, Fakir or *Hujur*. For preventing diseases how for the prevailing immunization methods in the country have been used by the *Sarder-Tek* slum have been described next. A picture of health consciousness among the slum dwellers would thus be depicted, and it might help to identify changes in the behaviour of the urban slum dwellers who are practically the rural poor migrants.

Orientation with Immunization Program

The slum children often suffer from various diseases as has been mentioned earlier. Lack of protein diet health care, lack of proper treatment and frequent child birth are some of the main reasons. Moreover, the slum atmosphere is very unhygienic. Children are the general victims of such diseases. They lack antibody because of the want of protein diet and access to childcare facilities. In such circumstances, children under 5 (five) are vaccinated on a particular day nation wide. Slum dwellers are found to take part in the vaccination programme spontaneously and it is estimated that about 80% (table 6.10) children have been found vaccinated against killer diseases under this programme. In slum over 50% children under 5 have been brought under this programme by the Government. This bears a positive about child health among the poor people.

In this context, a study report reveals that “main sources of immunization knowledge for the parents particularly the mothers were from neighbours and friends suggesting that mass media campaigns had not yet reached targets in the urban slums areas” (ICDDR, 1993 : 1). The study also mentions that immunization is related to EPI (Expanded Programme on Immunization) of the Government. Mothers who recently migrated to the slum area might have heard about immunization from different sources of information. A section of mothers mention that the government hospitals as the source of

information. Of the mothers 6 per cent identify the urban volunteer program of ICDDR, B as their information source and a section of the mothers are found to be quite ignorant of immunization programme.

Immunization is a must for children's sound health. At present infant mortality has been greatly reduced due to this programme. Mass awareness consciousness is much needed for this the programme. This programme would ensure child health even of the poor class gradually.

Table 6.10

Distribution of respondents by the extent of involvement in immunization programme against six diseases

Extent of involvement in immunization	Frequency	Percentage
Each child with no exception	75	58.59
Partially taken	27	21.09
Not taken	7	5.47
Not applicable	19	14.84
Total	N=128	100.00

The above table shows that the children below five in the Sarder-er-Tek slum have been taking the facilities of vaccination program. Children of about 59 per cent of the families have completed the full course and about 21 per cent partially completed. The children of about 5 per cent families have not taken vaccine and in case of about 15 per cent families there are no children below five years. It deserves special mention that the slum dwellers are aware of

taking the opportunity of vaccination program for sound health care of their children.

Vitamin 'A' program introduced by the Government is another step to keep children free from diseases. We know that children in a good number of cases suffer from the disease of blindness due to the lack of vitamin 'A'. The vitamin 'A' is of immense importance for sound and natural growth of the children. It is very significant for the children of the slum area because they do not have adequate nutritious diet. Children of about 77 per cent respondents are found to have taken 'A' vitamin. In the remaining cases the situation is quite reverse.

The birth rate is high among the slum dwellers but they cannot take proper care of their children. But the couple whose duration of family life is a bit longer, the participation rate in immunization and vitamin 'A' programme is much higher than others. The evidence in this respect that means the co-relation between duration of family life and the participation rate in immunization and vit-A programmes has been shown in the table no. 6. 11.

Table 6.11

Distribution of respondents by the duration of family life and participation pattern in immunization programmes.

		Have the respondents given 6 <i>tikas</i> of EPI children under 5 years			Total
Conjugal life (In years)		All Given	Half Given	Given none	
0 -5	Count % of	1		9	10
	Total	.8%		7.0%	7.8%
5-10	Count % of	14	5	2	21
	Total	10.9%	3.9%	1.6%	16.4%
10-15	Count % of	21	5	3	29
	Total	16.4%	3.9%	2.3%	22.7%
15-20	Count % of	9	8	2	19
	Total	7.0%	6.3%	1.6%	14.8%
20-25	Count % of	8	1	3	12
	Total	6.3%	.8%	2.3%	9.4%
25-30	Count % of	12	5	1	18
	Total	9.4%	3.9%	.8%	14.1%
30-35	Count % of	4		3	7
	Total	3.1%		2.3%	5.5%
35-40	Count % of	3	1	1	5
	Total	2.3%	.8%	.8%	3.9%
40-45	Count % of	2	1	1	4
	Total	1.6%	.8%	.8%	3.1%
Above 50	Count % of	1	1	1	3
	Total	.8%	.8%	.8%	2.3%
Total	Count % of	75	27	26	N=128
	Total	58.6%	21.1%	20.3%	100.0%

It is an attempt to sum up the findings on the respondents' participation in immunization programme in the interest of their children during their conjugal life. A group of couples 7.8% having 0-5

years conjugal life have not taken their children under immunization programme; having 5-10 years conjugal life over 16% parents have completed for their children all the courses. A total of 22.65% having 10-15 years of conjugal life partly gave immunization to their children. Having 15-20 years 14.8%, 20-25 years 3.37%, 25-30 years 14.1%, 30-35 years 5.5%; 35-40 years 3.9% and 50 years above conjugal life the parents gave immunization to the children in a very insignificant proportion. The parents who have 5 to 20 years conjugal life, have given their children immunization vaccines in a large number, and in most cases they completed all the courses of immunization. The situation proves that consciousness child health and awareness of the preventive measures are more common in relatively parental groups having shorter tenure of family life. On the other hand, it is noticeable that about 20 per cent of total couples did not take their children under immunization programme. The findings also presents that about 59% children of the respondents' family completed EPI course and about 21% partially completed. The figure is however related to national rate.

Chi-Square Tests

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	47.256 ^a	18	.000
Likelihood Ratio	42.378	18	.001
Linear-by-Linear Association	.445	1	.505
N of Valid Cases	128		

a. 22 cells (73.3%) have expected count less than 5.

The overall discussion unveils that health facilities in Bangladesh are not so satisfactory. The health care of slum dwellers and their children are almost neglected. Theoretically, the poor have the equal access to all public health facilities in the urban areas, but in reality a little proportion can available of them. Compared to the needs and demands, these facilities are too meager thus no improvement in the existing condition is noticeable. The health services that include Preventive Health Care (PHC), Maternal Child Health Care (MCH) and Family Planning Service should be expanded and extended the slum community also. Immunization and nutritional services are also ardently needed for the children particularly the underprivileged. The government health services are less in volume than NGOs' services in slums. The NGO initiated health care services play a significant part, as has been seen, in the health and situation sectors of the squatter communities in Dhaka City.

We have noticed in the above discussion that the slum dwellers are not enough conscious about their health and in the backdrop of which family members particularly the children suffer from many diseases all the year round. Because the strength of antibody incase of them is much low. Over and above the guardians are less conscious and less attentive to caring for them. It is a good sign that NGOs have come forward to save the slum dwellers from various health risks.

6.3. Food habits among the Respondents and their Family Members

A great majority of the people of Bangladesh live below the poverty line. Regarding food intake irrespective of their living in villages or cities they have problems. Poverty being the all time companion most people fail to manage a square meal and do not have

the ability to afford protein diet. As a result they suffer from various diseases. They lead an unhealthy life and consequently lose their ability to work.

Hunger and malnutrition are closely associated with poverty situation and that largely affect the people in the country. According to UNICEF only 5 per cent of the population at present consume adequate quantity and quality food. Generally all population groups suffer; the poor especially the urban poor suffer more (UNICEF; 1994).

The urban poverty has been determined by the state of their food intake and average income per month. The researchers have attempted, as is found, to estimate poverty at two levels; poverty level I: the absolute poor and poverty level II : the hardcore poor. The poverty level II includes family household of 6 persons with a total monthly estimated income of Tk. 1724, which is sufficient only to meet 1804 calories. A family household with monthly income of less than this amount is not enough to procure 1804 calories also belong to poverty level II. On the contrary, the poverty level I includes the household of 6 persons with monthly income of Tk. 2600 which may be said to be sufficient for meeting the requirements of 2122 calories. The FAO recommendation about poverty line is that it is a minimum consumption bundle (2112 calories) value at current price. Sometimes 25% of this value may be added to poverty line income to account for non food items (Majumder, 1996).

About 44% of all children (all income groups) suffer from stunting or chronic malnutrition, in case of the lower income groups the standing incidence is much higher (63%) in the income group of less than Tk. 2000). The causes of the pattern of malnutrition among children is the result of inadequate availability of food. It is impossible for the poor households to maintain an acceptable levels of

nutritional status with the meager income that they make from various urban employments.

The slum dwellers are generally considered to be nutritionally at risk and urban poverty is the result of an overflow of rural poverty. Increasing number of the rural poor are arriving to live in the overcrowded urban slums and squatters with extremely meager or no access to basic services and facilities for a healthy and productive existence. (Abdullah et. al. 1993 : 20). The nutrition situation in the urban slums, in terms of inadequate dietary intake and poor anthropometric status is alarming. Extremely poor housing, environmental, health and sanitary conditions exacerbate the nutrition situation. The inadequate nutrition due to low income and affordability render most poor people vulnerable to various infectious diseases.

At present shortage of food has been decreased in Bangladesh. But lack of proper knowledge regarding food value, lack of consciousness in taking balanced diet and ignorance of cooking food account for the malnutrition of our huge population. In slums shortage of food and their inability to collect food are the main reasons of malnutrition. The situation in the Sarder-er-Tek in this respect may be seen in the following table:

Table 6.12

Distribution of respondents according to number of meals they take each day

Number of meals a day	Frequency	Percentage
Two meals a day	2	1.56
Three meals a day	116	90.63
Four meals a day	10	7.81
Total	N=128	100.00

The table reveals the number of meals the respondents of the Sarder-er-Tek have in a day. In this regard, we have found three categories of people such as, consumers of two meals (1.56%); three meals (90.63%); and of four meals (7.81%) a day. It may be noted that maximum respondents have three meals a day. This habit of taking three meals a day is a common picture in Bangladesh. Though they do not have adequate food, they maintain the prevailing food taking schedule of the day. Those who take four meals a day are accustomed to taking refectation in the afternoon. They are solvent financially in the slum compound. But those who take two meals a day are extremely poor.

6.3.1 Food Intake Situation among the Slum Dwellers

Food that the slum dwellers take carry inadequate food value. They mainly take carbohydrates much. Most of them cannot eat to their heart-content. Most often, women take less food than their male counterpart. Slum dwellers take food of lower quality that is very cheap and some how keep them alive. Besides, many of them fail to take food three times a day. A thorough picture about food intake may be seen the table no. 6.13.

Table 6.13

Distribution of data about the quantity of food taking in different times a day by the respondents' family members.

Time		Quantity of foods (In gram)										Frequency	Percentage
		0-50	50-100	100-150	150-200	200-250	250-300	300-350	350-400	400-450	450-500		
Morning	Rice		20	59 (5.71)	12 (1.16)	17 (1.65)						108	10.45
	Curry	21 (2.13)	66	23 (2.22)	01 (.09)							111	10.75
	Pulse	40 (3.87)	01 (.09)									41	3.97
	Bread	02 (.19)	07 (.68)	11 (1.06)	05 (.48)	01 (.09)						26	2.52
	Tea/ Others	03 (.29)										03	.29
Noon	Rice	01 (.09)		06 (.58)	25 (2.42)	66 (6.39)	18 (1.74)	11 (1.06)				127	12.29
	Curry	58 (5.61)	32 (3.10)	03 (.29)		01 (.09)						94	9.09
	Pulse	58 (5.61)	14 (1.36)									72	6.97
	Bread											-	
	Fish/ Meat	59 (5.71)	21 (2.03)	01 (.09)								81	7.84
After noon	Purchase d rice			02 (.19)			01 (.09)					03	.29
	Biscuit	07 (.68)	01 (.09)									08	.77
	Tea	09 (.87)	01 (.09)									10	.97
	Bread												
	Others	02 (.19)		01 (.09)								03	.29
Night	Rice	01 (.09)	01 (.09)	26 (2.52)	40 (3.87)	50 (4.84)	05 (.48)	05 (.48)				128	12.39
	Pulse	69 (6.68)	09 (.87)									78	7.55
	Curry	73 (7.06)	22 (2.12)	01 (.09)								96	9.29
	Fish/ Meat	28 (2.71)	07 (.68)	01 (.09)								36	3.48
	Milk	01 (.09)										01	.09
Others time	Biscuit	03 (.29)										03	.29
	Purchase d rice		02 (.09)				01 (.09)					03	.29
	Tea	01 (.09)										01	.09
		436 (42.20)	204 (19.75)	134 (12.97)	83 (8.03)	135 (13.07)	25 (2.42)	16 (1.55)				1033 N-128	100.0

The above table pictures the different items of food and their quantity taken by the members of the respondents' families. They take these food items at different times a day. They usually take those items three or four times a day.

In the morning, they take rice, curry, pulse, bread, tea etc. About 10 per cent members take rice in the morning, about 2 per cent of them take rice from 50-100 gram; about 5 per cent from 100-150 gram, about 1 per cent 150-200 gram, about 2 per cent 200-250 gram. About 11 per cent take curry; of them about 2 per cent take from 0-50 gram, about 6 per cent from 50-100 gram, about 2 per cent from 100-150 gram, and only .09 per cent from 150-200 gram curry. About 4 per cent take pulse; of them about 4 per cent take from 0-5-gram and only .09 per cent from 50-100 gram. About 3 per cent take bread; of them only .19 per cent take it from 0-50 gram, about 1 per cent from 50-100 gram; about 1 per cent from 100-150 gram, only .48 per cent from 150-200 gram; and only .09 per cent from 200-250 gram. Only .29 per cent take other items in the morning from 0-50 gram. The family members of the respondents take rice along with curry and pulse as their breakfast and others take bread with curry and they also take tea and other items in the morning. This quantity of their food taking is about 28 per cent of the total.

At noon, the respondents and their family members take rice, curry, pulse, bread, fish, meat. About 12 per cent take rice; of them only .09 per cent take rice from 0-50 gram, about 1 per cent from 100-150 gram, about 2 per cent from 150-200 gram, about 6 from 200-250 gram, about 2 per cent from 250-300 gram and about 1 per cent from 300-350 gram. About 9 per cent take curry; of them 6 per cent take from 0-50 gram and about 1 per cent from 50-100 gram. About 8 per cent take fish or meat, of them about 6 per cent take fish or meat from 0-50 gram, about 2 per cent from 50-100 gram and only .09 per cent from 100-150 gram. The findings show that the family members take a large quantity of food at noon and it is about 36.19 per cent of the total.

In the afternoon the family member take different items as refection, such as, parched rice, biscuit, tea, bread and others. Only .29 per cent take parched rice; of them only .19 per cent take from 100-150 gram and only .09 per cent from 250-300 gram. About 1 per cent takes biscuits; of them, about 1 takes from 0-50 gram, and only .09 per cent from 50-100 gram. About 1 per cent takes tea; of them 1 per cent takes from 0-50 gram, and only .09 per cent from 50-100 gram. And remaining 1 per cent of them takes purchased things including fruits; of them only .17 per cent take from 0-50 gram, only .09 per cent from 100-150 gram. The findings show that the family members consume an insignificant quantity of food (2.32%) of the total in the afternoon. In this context, it can be said that the people of this country are not generally habituated to taking food at this time of the day. Their taking inadequate food in the afternoon is quite normal in the light of their financial condition and needs.

At night, the respondents' and the family members consume the following items : rice, pulse, curry, fish or meat, milk and etc. At this time, about 12 per cent of the members of the respondents' families take rice; of them .09 per cent take rice from 0-50 gram, only .09 per cent from 50-100 gram, about 3 per cent from 100-150 gram, about 4 per cent from 150-200 gram, about 5 per cent from 200-250 gram, and only .48 per cent from 250-300 gram, about .48 per cent from 300-350 gram. About 8 per cent take pulse and of them about 7 per cent take from 0-50 gram and about 1 per cent from 50-100 gram. About 9 per cent take curry and of them about 7 per cent take from 0-50 gram, about 2 per cent from 50-100 gram and only .09 per cent from 100-150 gram. About 3 per cent take fish or meat and about 3 per cent of them take from 0-50 gram, about 1 per cent from 50-100 gram and only .09 per cent from 100-150 gram. Only .09 per cent take milk and its quantity is from 0-50 gram. At night they take heavy and

adequate food like at noon. They consume one-third (32.8%) of their total food at night.

And the time between morning and noon they also take refreshment or light foods. Only 29 per cent take biscuit or light food. Only 19 per cent take rice from 0-50 gm and only .09 per cent from 200-250 gram. Out of .29 per cent only .09 per cent takes tea from 0-50 gram. That's quantity is about 1 per cent.

The above discourse unveils that about 42 per cent members take their food items from 0-50 gram. They mainly have rice, curry, pulse, fish or meat and bread or biscuits and so forth. About 20 per cent take their food from 50-100 gram and like others they also take rice, curry, pulse, fish or meat, bread, parched rice etc. About 13 per cent take food from 100-150 gram. They mainly consume rice, curry, fish or meat and so on. About 8 per cent take meat from 150 – 200 gram including the items, such as, rice and bread. About 13 per cent take their meal from 200-250 gram; they only take rice. About 2 per cent consume food from 250-300 gram and about 2 per cent from 300-350 gram. The overall findings of the table show that the members of the respondents' families consume foods containing carbohydrate mainly. They take a small quantity of food containing protein. Not only that the quantity of the food taking is also inadequate in comparison to their need. The habit of their food taking is implicative of their poverty.

Food is one of the basic needs. We can lead a life ignoring other needs but food can never be ignored. It is said earlier that slum dwellers have food deficiency and they lack proper knowledge of cooking food and food value. In addition, they do not know how to preserve food. Old people and children suffer from malnutrition because of the lack of proper food items. So, their children have less

preventive measure of diseases. That is why the rate of infant mortality is much higher in the slum than that of any other community.

Food value is related to income. As slum dwellers earn little and they take inadequate food lacking in proper food value. Their habit of taking food is irregular and their food is not congruent with their health. Most of the slum dwellers live from hand to mouth. In case of their failure of earning even for a day they have to go without food. So, it is seen that in slums their taking of food is related to their poverty.

The Slum dwellers live on taking low cost foods. In this regard, the controversy goes whether the quality and the quantity of their food are well proportioned or not. The answer is obviously negative. In the study, it has been found that many of them eat only rice and salt. On the other hand, many of them eat rice, fish and vegetables. It has also been noticed that a few families eat either beef or chicken in the holidays. Their habit of taking food, health condition and low income indicate their impoverishment.

6.4 The Clothing Pattern

Clothing is certainly one of the basic human needs. It is essential after food. Almost 50% of the people cannot usually meet the need of clothing. It has been noticed that slum dwellers wear old and worn out clothes. Like paucity of food the problem of clothing indicate their poverty-condition.

Though clothing is an essential element of human life, studies on clothing are really rare. In social research in the country information regarding clothing are not as sufficient as one can conclude about it. In the present study information have been

gathered mainly by means of observation. Through observation of actual condition of the slum in this respect, it has been added some ideas on this particular issue.

Slum dwellers at Sarder-er-Tek wear both old and new clothes. Lack of good taste or fineness is tangible in their clothing. Cheap and scanty clothing have been found to preserve their shame. But the clothing of garment workers and office personnel are befitting. Table 6.14 would more contain information about clothing. Therefore, for further details the table may be consulted.

Table 6.14

Distribution of the respondents according to the nature and number of clothes they wear in a year.

Nature of clothes	Number of clothes							Total
	1-2	2-3	3-4	4-5	5-6	6-7	7-8	
New	8	70	19	20	3	4	3	127
	3.39%	29.66%	8.05%	8.47%	1.27%	1.69%	1.27%	53.81%
	(6.25%)	29.66%	(14.84%)	(15.34%)	(2.34%)	(3.16%)	(2.34%)	(99.21%)
Old	7	47	22	9	13	2	9	109
	2.96%	19.92%	9.32%	3.81%	5.51%	.85%	3.81%	46.18%
	(5.47%)	(36.72%)	(17.19%)	(7.03%)	(10.16%)	(1.56%)	(7.03%)	(85.5%)
Total	15	117	41	29	16	06	12	100%
	6.35%	49.58%	17.37%	12.28%	6.78%	2.54%	5.08%	236
	(11.72%)	(91.41%)	(32.03%)	(22.66%)	(12.5%)	(4.68%)	(9.37%)	N=128

$\bar{X}$ 1.78 (New clothes), $\bar{X}$ 2.8 (Old clothes)

Here the table deals with the data of the nature and number of the clothes the respondents wear in a year. About 54 per cent of the respondents have been found to wear new clothes; of them about 3 per cent possess from 1-2 dresses; about 30 per cent from 2-3

dresses; about 8 per cent from 3-4 dresses; about 8 per cent from 4-5 dresses. And a negligible number wear from 5-6 dresses; from 6-7 dresses and from 7-8 dresses. About 46 per cent respondents possess old clothes too; of them about 3 per cent possess from 1-2 dresses; about 20 per cent from 2-3 dresses, about 9 per cent from 3-4 dresses. A few number do from 4-5 dresses; from 5-6 dresses; from 6-7 dresses and from 7-8 dresses.

On the contrary, about 6 per cent respondents possess from 1-2 dresses; about 50 per cent from 2-3 dresses; about 17 per cent from 3-4 dresses; about 12 per cent from 4-5 dresses. A poor section of them do from 5-6 dresses; from 6-7 dresses and about from 7-8 dresses.

It can be said, based on the above findings that the respondents who wear new clothes or dresses, can purchase the ordinary clothes in cheap rate. They also have new clothes from the rich as *Zakat* or charity items on various occasions. On the other hand, they procure the old clothes from the solvent ones free of cost and they also purchase the old clothes from markets.

Slum dwellers cannot buy clothes because of financial constraint. Their taste is also not so good. They do not have the tendency to buy fashionable clothing even at cheaper rate. Another important aspect is that the slum dwellers do not wear clean clothes. May be so that they cannot afford washing materials like soap and detergent powder, or they may not be so inclined to wash their clothes. But every day they have been found to wear clothes both old and new by rotation. About the change of cloths the next table would speak to a more good length.

Table 6.15

Distribution of respondents according to their opinion about how frequently the family members change their clothes.

Opinion	Frequency	Percentage
Change their dress after bath	117	91.41
Pass more than a day wearing the same set of dress	23	17.97
Always wear torn clothes	12	9.38
Total	N = 128	

Note: Multiple responses are possible.

The table no. 6.15 deals with the respondents' opinion about how frequently the family members change clothes in a day. Though there is the need for change clothes at least once a day some of the family members cannot do that in need. It is gratifying to note that more than 91% respondents say that the family members invariably change their dress after bath. But misfortune is, a total of about 18% have to pass more than a day wearing the same set of dress. About 10% of the family members at Sarder-er-Tek slum have to wear always torn clothes. It can be said from above that on overwhelming majority of the family members of the respondents' fairly can change their clothes after bath and it is a good indication from the view point of health care though they are slum dwellers. The state of the family members of the respondents in 18% cases is pitiful because they have to pass more than one day wearing the same set of dress. The picture in 10% situations wearing always torn clothes is also gloomy, and this attests in some cases the abject poverty people, regardless of male and female, live under.

Civic and other Public Utility Facilities

Slum dwellers cannot avail themselves of many civic and public utility facilities. In some cases, they enjoy some utility facilities without the knowledge of proper authorities. They are found to enjoy electricity facilities. They are not found to get the facility of gas as cooking fuel. The respondents do not consider sewerage system and healthcare as much important elements for human living. On the whole the Sarder-er-Tek slum dwellers are deprived of some basic facilities which are common and indispensable to modern life. There are some more other things yet to be discussed; these could, however, be seen in the following table:

Table 6.16

Distribution of respondents according to the civic and public utility facilities available to them.

Civic Facilities	Mode of presence (in per cent)										Total
	Not	Some times	Alwa ys	Several families together	Personal	Have to go outside	Very far from the slum	Govt.	Non- Govt./ private	Others	
Electricity		112 87.50	13 10.16								125 97.66
Gas											00
Sewerage and drainage	27 35.5			81 63.18	3 2.3						111 86.58
Primary School				80 62.50	3 2.30	98 76.56	15 11.72				83 64.84
Health care	28 36.72							20 15.63	53 41.41	8 6.25	109 85.16
Total	55 42.97	112 87.50	13 10.16	161 125.68	6 4.6			20 15.63	53 41.41	8 6.25	N=128

Note: Multiple responses are possible and percentage is shown in the parenthesis

The slum dwellers migrated to the city for survival and better life. But their expectations have been crumbled into dust. In spite of the grandeur of city life they cannot enjoy the minimum civic facilities. In the absence of these facilities, city life becomes a shocking experience of sorrow and distress for them. In Sarder-er-Tek slum, there is scarcity of such facilities. A section of 2 per cent of the dwellers do not get electricity facility at all. A good majority of them (88%) occasionally get it, and only 10 per cent get it all the time. It has been seen that they do not enjoy the electrical facilities in legal way. They manage it in accomplice with the dishonest officials of the concerned department. It is noticed that gas facility is totally absent in the slum. In respect of sewerage and drainage facilities, it is found that about 35% do not have; about 63% family manage these facilities through group efforts; and about 2% individually manage. Both house owners and the solvent tenants somehow manage this facility in their individual interest. Children of about 12% families are deprived of educational facility. About 77% get educational facility in the slum area, and about 12 per cent have to go outside the slum for availing themselves of this facility. The health care in the slum area, as has been said earlier, is not sufficient. More than 60% people are deprived of health care services. And the rest of them get health care from Government and Non Government organizations. They cannot easily avail themselves of the health care services from the Government health complex, such as, *Shishu Hospital*, *Shohrawardy Hospital* and *Orthopedic Hospital* nearby though they are located near the slum due to lack of knowledge and self-consciousness.

Attention is drawn to the fact that the slum dwellers in general cannot meet their basic needs. Improper health care, want of food, worn out clothing and lack of civic or utility facilities are the daily constraints to the slum dwellers. Their life at Sarder-er-Tek is confined and so limited that there is a gulf of difference between their

wants and achievements. In this study the facets of their daily life as have been appeared in scene may be explained as: (i) The place where the people are living is the main cause of their poor health and diseases; (ii) Slum dwellers of Sarder-er-Tek are isolated from the rest of the society. Especially, they cannot enjoy the same civic and public utility facilities, as found common to the higher and middle class people. Therefore, they are far away from the stream of modern life; (iii) Among those facilities water supply is provided by NGOs; but no step has been taken by the Government or Municipal Corporation; (iv) Food habit is not regular or based on knowledge and they cannot take sufficient food due to want of money. That is why, they have to work hard throughout the year with the poor and fragile health they have; (v) The slum dwellers are certainly, far away from modern life though they have every right to live as human being. They fail to avail themselves of opportunities like Government schools for children and public utility services like electricity gas etc.

Sarder-er-Tek slum dwellers are burdened with many problems of which financial constraint deserves the first position. Though natural, still due to lack of money, lack of work opportunities i.e. lack of money earning, they can not meet their daily needs. Government and other organizations do not come forward with promising attitude for well being of these ill-fated slum dwellers. Presently, NGOs are playing on peace meal basis some functions in health and sanitation programmes.

Chapter SEVEN

Rituals and Religious Ceremonies

The Sarder-er-Tek slum dwellers are involved in some religious and cultural practices in their every day life. A brief description on this has been put here. Despite around their life poverty, peoples' religious and social ceremonies are such that draw attention. Regarding the habits of the slum dwellers in this respect it is difficult to differentiate them from other segments of urban population. The desires of the slum dwellers are, as has been seen, related to the incidents like marriage, birthday, and others festivals. A relatively well off slum-dwellers are found to do befittingly observe marriage ceremony within their vicinity, marriage anniversary, birthday celebration at house hold level particularly in case of children along with the prominent religions festivals like Eid. A conventional picture is perceived in the life style of slum dwellers, particularly of Sarder-er-Tek.

The dwellers have entered into the slum from various parts of the country and various walks of life. They are of course, backward in respect of economy, education, social relationship but the cultural background in each case is not equal. That is why, slum life, it can be termed as a 'total' of these aspects, though temporary in nature.

Sociologically, it is a way of life, a subculture with a set of norms and values. They are reflected in poor sanitation and health practices, deviant behaviour and characteristic attributes of apathy and social isolation.

Slum residents lack effective means of communicating with the outside world because of lack of communication, experience,

powerlessness to make their voices heard, and their own apathy. Because of their powerlessness, they also feel unable to alter their life situations. "This powerlessness is accompanied by long standing patterns of behaviours and beliefs that are based on current realities about this weakness" (Clinard, 1966: 309).

Slum life is one of the mismanagement in case of habitation. Culture and custom which they adopt is an exception in the general society and these exceptions are noticeable. Because they belong to lower than the general society. It happens due to financial problem or their lack of commitment to culture and education. "The slum culture affects virtually every facet of human life. It is largely a synthesis of the culture of the lower class and of what Lewis has referred to as the culture of poverty" (Lewis, 1963:17). Nearly all slum dwellers are of the lower class, and with few exceptions, they live at the poverty level, but not all lower class or poor urban people live in slums. The culture of the slum has a number of characteristics that vary only in degree. Although these culture patterns are typical of the slum from an overall perspective, they also vary in detail from slum to slum, from society to society. Each individual in the slum is influenced in different degrees by the general slum culture.

In this chapter, various aspects of slum life have so far been brought into light. One aspect is religious and traditional norms and values. Many experts believe that slums are formed on the different subculture of various strata of the poor people who come from different parts of the country. The Poor people (slum dwellers) practise their traditional norms and values in their daily life. The practice of religion is closely related to their everyday life. They are deeply rooted on the religious values. In this context, Lawrence K. Frank said, "any difficulty or misbehavior of a fairly large number of persons which we wish to remove or correct". (Koenig;1962)

The everyday life of the slum dwellers has been depicted here which can be termed as very natural in terms of their way of living and liking. Slum dwellers are very concerned with their present condition and ponder over the ways of improving there lot. It becomes very clear that they like to free themselves from the curse of slum life somehow.

Some important aspects of slum culture are common to every society and culture those have been stated here. Sometimes they may differ but basically they are of same kind.

The slum dwellers of Sarder-er-Tek are not found to practise religion as real believers do. Most of them uphold the rules of religion in their daily life. Some of them follow the rules of Islam by wearing dress and celebrating festivals (*Eid, Milad, Sabe barat, Sabe koder and Puja* etc.) It has been observed that all the respondents want their children follow the religion practised by their predecessors.

Religious beliefs of the slum dwellers

Human society is closely connected with religion. Religion plays a vital role in the reformation of society. Religion influences men in their ideology, culture and philosophy. It also mends human nature. Islam, Christianity, Hinduism, Jewish, Zion and Buddhism are the main religions. Unity, fraternity, social duty, equal right, co-operation, helping the poor are the moral values and message upheld by all religions. These moral values work for peace and bliss essential for individual and peaceful social life.

The majority of the population in Bangladesh are religious. Near about 90% people of the country are Muslims. They are devoted to Islam and observe all rules and duties with due solemnity. Despite

their penury, the slum dwellers of Sarder-er-Tek are very keen on observing religious festivals. Most of them are Muslims. There is a mosque in Sarder-er-Tek slum where they say their prayer. There is also a *madrasa* where children learn Arabic.

In fact, religion strengthens men's moral power that keeps them away from criminal activities. Religion constitutes an adjustment to a special set of conditions and circumstances under which a society lives and functions, and those conditions and circumstances vary, it appears in a multitude of forms. In this regard, Summer and Keller said that the religion of a people must fit in with the rest of its institutions since they must be consistent with one another, representing as they do in the totality the adjustment of people to life conditions (Koenig, 1962 : 108). Most authorities think that religion includes a belief in supernatural or mysterious powers that this belief is associated with feelings of awe, fear, and reverence and that it expresses itself in overt activities designed to deal with those powers.

7.1 Religious Activities

It is said earlier that all respondents are Muslims. All religious activities of their everyday life have been delineated here. It is noteworthy that all respondents observe any of the religious activities regularly. A group is very devoted to and abide by all rules and conditions strictly while the other group is a bit reluctant in obeying religious scriptures. These two groups could be seen in the slum.

Religion is an expression of manner and type of adjustment effected by a people in terms of their conception of the supernatural. James G. Farazer in his book 'The Golden Bough' defined religion as a belief in "powers superior to man which are believed to direct and control the course of nature and human life" (Parimal, 1985 : 257).

Table 7.1

Distribution of respondents according to religious duties they perform

Religious duties	Frequency	Percentage
Say prayer regularly	32	25.00
Say prayer irregularly	69	53.91
Say <i>Jumma</i> prayer only	26	20.31
Say <i>Eid</i> prayer only	12	9.37
Say no prayer	08	6.25
Total	N = 128	

Note: Multiple responses are possible.

The importance of religion has decreased in most cases, to the modern people, at least in the practice of it. Still it plays a significant role in the life of the slum dwellers. The table no. 7.1 reveals that most of the dwellers are Muslims and they observe religious duties more or less. About one fourth of the respondents reported that they say prayers regularly; more than 50% of them say their prayers irregularly; one fifth of them say *Jumma* prayer only and a few number say *Eid* prayer only. And an insignificant number do not participate in any kind of prayer. The respondents who say their prayer regularly participate in all kinds of prayers and religious activities and the irregular ones do in *Jumma* and *Eid* prayers regularly though they miss saying prayers five times a day. The other respondents who are irregular and occasional in prayers participate in *Eid* prayers too. Those who do not say prayers have the religious beliefs.

It is known to all that religion is a power and sources of morality. Morality is the identity of human beings and without it human beings are no better than animal. Therefore, religion as well as morality is a prerequisite for a civil society. The study provides the information that almost all believe that religious activities increase the sense of morality and humanity.

Table 7.2

Distribution of respondents according to their opinion regarding morality strengthened by the performance of religious activities.

Opinion	Frequency	Percentage
Prevents from doing unjust works	87	67.97
Teaches to respect others	45	35.16
Teaches for holding responsibility	34	26.56
Encourages to do honest deeds due to the fear of punishment in the next world/life.	78	60.94
To establish right of others	15	11.72
Total	N =128	

Note: Multiple responses are possible.

Most of the respondents (table no 7.2) think that religious activities prevent them from doing unjust and immoral deeds. A number of respondents say that it teaches them to respect others and hold responsibilities; a large number of them think that it encourages them to do honest deeds due to fear of punishment in the next world. And a few think that they are inspired to establish the rights of others. The Sarder-er-Tek slum dwellers are backward both in education and monetary status. In spite of all miseries they hold positive attitudes towards religious values and moral edification.

Table 7.3

Distribution of respondents according to the religious activities the Muslims perform.

Religious activities	Frequency	Percentage
Milad Mahfil	84	65.63
Iftar	48	37.50
Reading Quran	39	30.47
Eid celebration	108	84.38
Reading kalema	08	6.25
Others	01	0.78
Total	N= 128	

Note: Multiple responses are possible.

The table no 7.3 shows the daily features of religious activities. Besides saying all sorts of prayers, they perform other religious festivals, such as, *Milad mahfil*, *Iftar*, recitation of the holy Quran, the *Eid*, reading kalema and so on.

Among these festivals, almost all respondents observe *Eid* festivals and a considerable number arrange *Milad-mahfil*, *Iftar* and recitation of the Holy Quran. Especially, many of the festivals are performed during the *Ramadan* and *Eid*.

The pious are the pioneer of the society. Religion removes all kinds of differences and barriers from human society because religion overlooks caste, creed, language, country and culture that is, it works in favour of organizing the society. But at present religious activities are turning to fanaticism from its path of peace and prosperity. Various religious groups try to supersede others, leading themselves to terrorism and vendetta.

Slum dwellers of Sarder-er-Tek are God-fearing people. They are found to be obedient to religion and any kind of intolerance is alien to them. But in observing various religious programmes their outlook is very simple, especially, when they observe those unceremonially. During *Eid* many of them fail to collect good food and new clothing and the others have.

7.2 Rituals and other Ceremonies

Despite their poverty condition, slum dwellers are very eager to observe various festivals. Though they have financial insolvency, they show positive attitude towards festivals like marriage anniversary and birthday party. But they are few in number.

Marriage day and Birthday are not long established social customs. Generally, these occasions are celebrated, as indicated at beginning, by a few number of rich people in the society. The middle class and poor people are also influenced by this alien culture. But the number is very insignificant. Of late, the slum dwellers are also found interested in such festivals. But, as ill luck would have it, they cannot often afford to celebrate such days inspite of having fascination for them. More than 6% respondents reply in the affirmative about the celebration of their marriage day and birthday. The respondents celebrating marriage day or birthday are relatively solvent. Generally, they invite their close relatives, neighbours and friends to such ceremonies and these sorts of occasional assemblies develop interpersonal and familial bond /relationship among them.

Table 7.4

Distribution of respondents according to the activities they perform for birthday or marriage day celebration.

Activities	Frequency	Percentage
Arrangement for improved diet	07	5.47
Giving flowers to wife/husband	01	.78
Giving <i>sharee</i> to wife	02	1.56
Going on outing	01	.78
Total	N = 128	

Note: A total of 8.59% (11) households celebrate marriage or birthday.

The table no. 7.4 deals with the arrangements and activities done by the slum people in their marriage day and birthday. On the occasion of marriage day or birthday they bring few alteration in the routine of their daily life. They arrange rich repast (5.47%) in both marriage day and birthday and they give bunch of flowers (.78%) and *sharee* to their wife (1.56%). And sometimes they (.78%) go on outing the recreational places. Despite the minority, they have immense fascination to the stream of modern life. Their feelings for the modernity are patently exposed through the celebration of these days.

A total of 7.5% of the respondents tend to celebrate birthday more than the marriage day. The number of the respondents celebrating birthday is little more than that of the marriage day. As a whole their number is very insignificant. The study findings show that most of the respondents celebrating the birthday of their children (3.9%) and only one couple does their own birthday.

On the other hand, a small section of the respondents celebrate birthday. On the occasion of birthday party they cut cakes

arrange *milad mahfil* and improved diet. These are all they do for celebrating birthday. The poor people are interested in the celebration of the birth day or marriage day but, in most cases, they are compelled to bottle up their desire due to financial insolvency. Such kinds of occasions cost them a lot.

Observing festivals is a common practice in our social life. Certainly these festivals have different outlooks because of the variety of culture, creed and religion among people. In our society, *Eid*, Fasting and Worships are the traditional festivals. Recently observing festivals like marriage anniversary and birthday party are so to say fashions following the western culture. Among the backward people of the society who live in slum these practices are not so common. Very few of them observe these festivals.

The slum dwellers of Sarder-er-Tek are from past to present religious. As they are poor, they do not perform all rules and norms of religion. Like religious festivals, they cannot observe their social ceremonies. But they are interested to follow the social ceremonies and abiding by all kinds of rules.

Chapter EIGHT

Political Awareness and Behavioural Practice

The dwellers of Sarder-er-Tek are found to have much interest in discussing political matters. It is noticed that the male faction usually spends their leisure in discussing political affairs. They discuss various political issues like *hartal*, merits and demerits of the Government and other matters sitting in the small shops or in vacant spaces of their house.

At the dawn of twenty first century every individual of the world is more or less aware of politics. In a democratic society people have held a significant position of this awareness. Therefore, to lead a society towards better future, every individual is eager to express his or her political views. Similarly, the slum dwellers have been found to express their political views. Interacting with them, we have been able to get their opinions regarding vote and its use, existing political parties, *hartal* and role of political parties.

Politics is one of the major factors of human society in modern times. It helps people forming Government and the Government deals with every aspect of human life including education, legal rights, and basic amenities. "It protects us from enemies on the outside of our state and from hazards within the community" (Ogburn W, F; 1960: 617). So, people come in contact directly or indirectly with politics in every day life.

Politics reflects at the same time the full splendor and the pettiest meanness of man. The blends of emotion and reasoning that activate politics are invariably mixtures of such powerful ingredients like prestige, honour, loyalty, hatred, aggression, duty, conscience, material advantage, self-interest and the search for security in all its forms. There

is politics of vision and aspiration; and equally politics of desperation and despairs. Politics is always more than mere words and actions of the career politicians; yet at certain moments it seems to shrink to the antics of little, scheming, power thirsty men. At times the spirit of a polity seems to produce a reality that is far more than just the sum of all the people and institutions of the moment.

People need power to perform a job and politics provide them with this political power. Politics has no alternative in the establishment of local government or national government or in the expansion of democracy. Political leaders work for the welfare of the people and in politics people are the source of all power and their opinion is sovereign. Every individual of every society believes in politics and follows a political culture.

The concept of political culture assumes that each individual must, in his own historical context, learn and incorporate into his own personality the knowledge and feelings about the politics of his people and his community. The concept of political culture comes from Gabriel A. Almond's observation that "every political system is embedded in a particular pattern of orientation to political actions" (Almond, 1956 : 18). This is to say that in any operating political system is an ordered subjective realm of politics which gives meaning to the polity, discipline to institutions, and social relevance to individual acts. The political behaviour suggests that the traditions of a society, the spirit of its public institutions, the passions and the collective reasoning of its citizenry, and the style and operating codes of its leaders are not just random products of historical experience but fit together as a part of a meaningful whole and constitute an intelligible web of relations. For the individual, political behaviour provides controlling guidelines for effective political behaviour, and collectively it gives a systematic structure of values and rational

considerations which ensure coherence in the performance of institutions and organizations.

In essence, thus the political culture, as Pye and Verba indicate, "Consists of the system of empirical beliefs, expressive symbols and values which defines the situation in which political action takes place" (Pye and Verba, 1965 :8). It encompasses both the political ideals and the operating norms of a polity. A political culture is the product of both the collective history of a political system and the life histories of the individuals who currently make up the system and thus it is rooted equally in public events and private experiences.

The theory of political culture was developed in response to the need to bridge a growing gap in the behavioral approach in political science between the level of micro analysis based on psychological interpretations of individual political behavior and the level of macro analysis based on the variables common to political sociology.

Indeed political culture is a recent term which seeks to make more explicit and systematic much of the understanding associated with such long standing concepts as political ideology, national ethos and spirit, national political psychology, and the fundamental values of a people. Political culture, by embracing the political orientations of both leaders and citizens, is more inclusive than such terms as political style or operational code which focuses on elite behaviour. On the other hand, the term is more explicitly political and hence more restrictive than such concepts as public opinion and national character.

Not all the political attitudes and sentiments of a people are necessarily relevant in defining their political culture, for many are too ephemeral and lightly held to affect fundamental development. On the other hand, many apparently non political beliefs such as feelings of basic trust in human relations, orientations toward time and the possibilities of progress, and the like can be of overriding importance.

In sum, the political culture provides structure and meaning to the political sphere in the same manner as culture in general gives coherence and integration of social life.

Conceptually politics means state, government, democracy, opposition party, constitution, election and principles of the government etc. In every aspect of life these concepts prevail and greatly influence people's life. Slum dwellers are accustomed to simple life. As citizens of this country they also participate in various political activities and express their political views. Especially *hartal* and vote these are the two words with which they are mostly familiar with. *Hartal* disrupts their daily life and they fail to earn. It is also one of the causes of their poverty. Actually they are habituated with such political practices. The slum dwellers cast their votes. They are large in number in Dhaka and candidates seek votes for them. During this time, various political factions are seen among them. Slum dwellers become attracted to prominent political parties and in many cases candidates try to manipulate them. All leaders and influential people of the slum are found attached to political parties. Obviously they try to influence the slum dwellers. Many of the slum dwellers opined sagaciously about politics. They opined on various issues like financial benefits and market price of the daily necessities.

8.1 Political Views of the Sarder-er-Tek Dwellers

Among the slum dwellers political matter is one of the main agenda of their discussions. From their opinion it becomes evident that they are the supporters of various political parties. Their opinion of course does not sound sense much. They hesitate to opine freely because they are very poor, illiterate and do odd jobs and many a time depend upon others. Besides, it is noticed that they have casual outlooks in many national sensitive issues. In this modern age

people's involvement in politics is larger. In this context, it is said, "In modern times democracy has been encouraged by a wider education and a higher standard of living . The masses, because of public education and higher wages, are more capable of voting intelligently and are able to contribute more taxes" (Ogburn and Nimkoff, 1960 : 621).

In modern age everyone deserves equal political right. In the developing countries common people are participating in political affairs increasingly and consequent upon this different political factions are seen. In these countries, in the Sixties and Seventies bearing towards socialists was very much in vogue among common people. At present being a member of the society with democratic political attitudes, a common person can aspire to become a leader.

In the third world capitalist countries, however, it still remains confined to the middle class and organized sectors of the urban society. Even on such a narrow scale, the trend signals a qualitative leap in the spread of democratic consciousness in many of these societies. Concomitant with this is another global trend; marketisation of societies. In practice, it operates as a political offensive in favour of liberating the market forces.

Today, democracy is the main focus of politics. Democracy, one of the greatest ideas human kind has ever developed, is central to any understanding of best judges of what constitutes their development. In democracy, people should be the basic human needs. Consequently a democracy should be the system which gives priority to basic human needs simply because people themselves will steer their resources, in the direction of that which they consider basic, their priority concerns.

There is no doubt that democracy very often functions exactly in this way bringing into political focus, and even decision making the basic concerns of the people in general, not only of the ruling elite's be they autocratic or technocratic (or both). But two major shortcomings

in democratic theory follow from what has just been said, eroding self-determination.

First, a country may be highly democratic, giving first priority to the basic human needs of its own people, even to the most needy among its own, but the very same country may be highly undemocratic towards the outside in its foreign policies, whether they are cultural, economic, military, or political, or all of these in any combination.

Second, the most frequent form of institutionalization of democracy, based on majoritarian rule (with free and secret ballot), even when also based on the one man (woman) one vote principle meaning that the electorate is expanded to the maximum possible at that time (a flexible concept) does not guarantee that the needs of the most needy will have top priority.

In democracy people can opine freely and the state is run depending upon the power of people. But the state is such a system which though form government according to people's choice, in many occasions it does not work for the welfare of the people. So, in a country like ours democracy is not always fruitful. That is why, slum dwellers opine freely on election and human rights which influence their every day life.

Everyone in the society bears a political identity. As a political being person discharges duties to his nation and in exchange of duties, he enjoys few rights from the state. Automatically, the people of every strata of a state get involved in political activities. The slum dwellers are not detached from political activities.

Most of the slum dwellers of Sarder-er-Tek have focused on both merits and demerits of politics simultaneously. Like a citizen of a democratic country they passed their opinions regarding politics. We can term this as political awareness. Both their negative and positive outlooks towards politics speak of the level of their political awareness.

Table 8.1

Distribution of respondents according to the positive facets of politics perceived by them.

Positive Sides	Frequency	Percentage
Establishing of rights of people	69	53.91
Building up public opinion	42	32.81
Criticizing of government	37	28.91
Understanding and law and order situation	74	57.81
Others	05	3.91
Total	N=128	

Note: Multiple responses are possible

The above table shows some positive facets of politics in the eye of slum dwellers. According to the slum dwellers politics claims a good deal of importance. They have commented on the positive and negative facets of politics. About 54 per cent think that politics ensures public rights; about 33 per cent express their view for the formation of public opinion, about 29 per cent are critical about government works; about 58 per cent show understanding and law and order situation in the country and so on. It upholds a level of political consciousness and rights among the slum dwellers.

Table 8.2

Distribution of respondents according to the negative facets of politics perceived by them.

Negative sides	Frequency	Percentage
Creation of chaos and confusion	60	46.88
Increase of the influence of the terrorists	58	45.31
Frequent <i>hartals</i>	92	71.88
Loss of life and property	32	25.00
Others	3	2.34
Total	N=128	

Note: Multiple responses are possible.

The table reveals the opinions of slum dwellers about the disadvantages that politics creates in the country. They think politics gives rise to chaos and confusion (46.88%); increases terrorism (45.31%), brings *hartal* (71.88%), loss of life and property (25%) and so on. Their observation is very keen on the negative facets on the present perspective of politics. They think, political practices account for frequent *hartals* that cause a great havoc to the economy of country. Besides, it deteriorates the law and order situation through the creation of anarchy and that increases of the acts of terrorism. The opinion of the dwellers about the positive and negative facets of politics reveals a relatively clear thought on politics.

The slum dwellers have, however, no institutional knowledge of politics. But most of them possess general knowledge about politics. They have knowledge about the immediate past ruling party and the present ruling party. The general knowledge about the previous and the present government is the revelation to their political consciousness. They have

also given their opinion about the nature of politics they desire. According to them politics should be fair and stable so that it can serve the poor and the destitute, and anti-*hartal*, anti terrorism, logical and ethical activities. The ideas about politics held by them in the context of Bangladesh are consistent and relevant with their previous opinions.

8.2 Political Discourses in Confined Family Level

As a political being man discusses various political affairs like government and its various systems, political crisis and parties. They actually discuss these matters with their family members and neighbours. At a family level discussion they elucidate the role of the government and the opposition party. Though they are poor they opine carefully and try to convince others to join their chosen political parties.

This subject-matter of such dialogues in the family environment is called political contacts. Political culture regulates who talks to whom and who influences whom. "It also regulates what is said in political contacts and effects of those contacts. It regulates the ways in which formal institutions operate as well" (Pye and Verba; 1965 : 517).

Political activists are very agile in political discussion. In this slum there is no such bonafide activists but they support various political parties. They participate in various political discussions. They participate in political debate because of their natural habit and firm belief. The political discussion is basically held among the family members in the house at slum area. One-fourth of the respondents have discussed political issue in their family. The respondents express their opinions in favour of their respective favourite party and also discuss the burning national issues and criticize the role of the government and the opposition inspite of having inadequate knowledge in politics. A total of 25% of the respondents gave their opinion in this respect.

Table 8.3

Distribution of respondents according to the subject matter of politics at Door steps.

Subject matter	Frequency	Percentage
Praising the activities of the present Government	08	25.00
Condemning the activities of the Government	03	9.37
Praising the activities of the opposition	03	9.37
Condemning the activities of the opposition	13	40.63
Others	5	15.63
Total	N=32	100.00

Note: A total of 25% (32) respondents discuss political matter in their family environment.

The table reveals a story of the political discussions among the family members of the slum dwellers. The respondents who discuss political issues in the family choose the activities of the Government and the opposition as subject matter of their discussion. The majority of the respondents (40.63%) condemn the activities of the opposition. A section 25% praises the activities of the present government, more than 9 per cent praise the activities of the opposition and about 16 per cent hold discussion regarding *hartal*, vote and the activities of local Member of Parliament. It asserts the respondents' activities and awareness regarding politics.

8.3 Political Instability and the Incidents of *Hartal*

Hartal is a very common phenomenon in our country. Political parties are taking advantage of *hartal* in their political interest. They hardly think of the sufferings of people and the loss of economy. *Hartal* causes political unrest and disruption in the normal course of life. In spite of such negative impacts of *hartal* the political parties particularly the parties in opposition are always found to call it, regionally or nationally for different periods ranging for continuous 12 hours to 72 hours. Bangladesh inherited such practices since colonial rule(s) the British and Pakistani period. On the onset of liberation strike or *hartal* was far more common than any other time. After the liberation the general people thought that the necessity *hartal* and undue political unrest would come to an end; but the expectation ended in smoke. The nation as well as the people has not got rid of the clasp of *hartal* rather it becomes a 'culture'. This has been exercised frequently for last 20 years. So, there is hardly any person who does not know about the prevailing *hartal* culture. The Sarder-er-Tek slum dwellers have also given their views about *hartal* and the pervading political unrest. About 95 per cent of the respondents reveal their knowledge about *hartal* with its negative consequences. The rest however, knows a very little about it.

Table 8.4

Distribution of respondents by their opinion about quarters responsible for *hartal*.

The quarter responsible for <i>hartal</i>	Frequency	Percentage
Ruling party	41	32.03
Opposition party	111	86.72
Local terrorists	11	8.59
External powers	03	2.34
Others	04	3.12
Total	N = 128	

Note: Multiple responses are possible

The above table exposes the quarters responsible for *hartal*. The respondents think that the ruling party (32.03%), opposition party (86.72%), local terrorists (8.59%), external powers (2.34%) and others (foreign countries, 3.12%) are responsible for frequent *hartal*. The data show that most of the respondents accuse opposition parties and then the ruling party for creating issues for *hartal*.

Table 8.5

Distribution of respondents by their opinion regarding problems created by *hartal* and political unrest.

Opinion	Frequency	Percentage
Terrorism	82	64.06
Killing	52	40.63
Clashes due to <i>hartal</i>	82	64.06
Juvenile delinquency	14	10.94
Youth unrest	35	27.34
Others	4	3.13
Total	128	

Note: Multiple responses are possible.

The table reveals that the political crisis creates some social problems that hamper normal course of life. According to the information available, *hartal* and political unrest provoke terrorism (64.06%) killing (40.63%), clashes between two opposite groups (64.06%), juvenile delinquency and youthful offence at large (10.94%). It is unfortunate that the young generation is being misled due to such political practices that cause unrest increase violence in the country.

It has been observed that most of the respondents support the ruling party for normal administering the state. *Hartal* and other programmes of the opposition parties against government might have a logical reason still they create such environments in which the poor people lose their work opportunities. It deserves special mention that *hartal* was frequent at the time of data collection. Programmes like *hartal* hamper their life and it brings a lot of sufferings to them.

8.4 Political Knowledge

The Sarder-er-Tek slum dwellers, as is understood, have no proper knowledge of politics. But most of them have some level of awareness. They have the knowledge and awareness about the past ruling party and present ruling party in the country (95.31%). About 5 per cent have no clear idea about these thing. The general knowledge about the immediate past and the present government is a good revelation of their political consciousness. They have also opined about the nature of politics they desire. They think politics should be fair stable and so designed that serves the poor and brings about welfare of the nation. Politics should be non-*hartal*, non- violence, logical and truth based. The idea of politics harboured by them in the context of Bangladesh is, however, consistent and relevant with their previous opinion about the prevailing politics.

8.5 Voting rights and pattern

Vote is a civic right. It is a familiar concept in the modern world. Everybody abides by this rule irrespective of the poor and the rich. Slum dwellers of Sarder-er-Tek are also aware of almost all kinds of elections and participate in that irrespective of man and woman. They consider it to be their civic right. Their active participation in creating leadership shows their positive outlook.

As a citizen of the state adult slum dwellers exercise their right of franchise for electing their representative in all the strata of the government. But, all the respondents are not voters. About 87 per cent of the respondents are voters. And around 13 per cent are not so inspite of fulfilling the conditions for casting vote. They might have not had the chance of being enlisted as a voter due to late their arrival

here from the village. It is important to note here that the voters do not always attach importance to their right of franchise in all kinds of election. Of the voter respondents about 95 per cent are found to have exercised their right of franchise in the last general election, and about 5 per cent did not do it. It is, however, noticeable that the rate of casting vote in case of the respondents is more than the national rate (about 70% voters cast their franchise in the general election of 1996).

The dwellers of this slum are found to exercise their right of franchise for electing their representatives of local government. About 74 per cent of the voter respondents exercise their right of franchise in the last Dhaka City Corporation Election held in 1994. In this election, a big group of about 26 per cent did not exercise their right of franchise.

The respondents who failed to participate in the last City Corporation election had many reasons. Many of the voters were not present at the polling centre. Though right of franchise is equal to all, slum dwellers get they were not aware of this. In this backdrop many of them kept themselves about from being enlisted in the voter-list.

Slum dwellers play an important role in the city elections. It is a common impulse among slum dwellers during and at the advent of any election. Common people like them play an important role in electing an eligible leader. Personal quality and skill of a candidate attract people and encourage them to cast their vote for him. In democracy this system of electing leaders is the most acceptable norm. In view of this, Ian Robertson says, “A leader is a person who is able to influence the behavior of others” (Robertson, 1980 : 143).

Table 8.6

Distribution of respondents according to the opinion about the qualities of a competent candidate.

Qualities of a competent candidate	Frequency	Percentage
Honest and capable	77	60.15
Terrorist leader	3	2.34
Rich and influential	12	9.37
Leader of a major political party	11	8.59
Connection with the slum dwellers	48	37.5
Handsome and eloquent	18	14.06
Partner of well and woes of the poor	39	30.47
Patriotic and good mannered	7	5.47
Total	N= 128	

Note: Multiple responses are possible.

The table deals with the qualities of ideal candidates in the eye of slum dwellers. These qualities and qualifications stated in the table attract voters and they bring those qualities into consideration at the time of electing representatives. To them a competent candidate should be honest and pious (60.15%), terrorist leader (2.34%), rich and influential (9.37%), leader of a major political party (8.59%), on good terms with the slum dwellers (37.5%), handsome and eloquent (14.06%), partner of well and woe of the poor (30.47%), patriotic and well behaved (5.47%). From the above findings, it is noticed that the voters support the honest and capable candidate sympathising with the miseries of the slum dwellers.

In the above sub-chapter politics of slum dwellers and its influence on their life have been discussed. It is said earlier that the slum dwellers are not expert in political affairs but as they live in city,

they observe many political affairs. And that is why they become aware of politics. The political affairs of the country influence their life immensely and they think of politics for some reasons.

Firstly, political leaders assure them of their living in the slum smoothly. That is why, they become obedient to the political leaders.

Secondly, at the time of election, political leaders give them money to purchase their consent.

Thirdly, in the urban life political instability is a common phenomenon, that influences the life of slum dwellers and disrupts their everyday life and income.

Fourthly, many political parties hire the slum dwellers for their political activities like meeting and procession. But their participation in such activities enriches their political knowledge.

Besides these causes, in the present age of information the slum dwellers acquire political knowledge from mutual exchange of views and ideas. Not every body is interested in or aware of politics. But from the data collected it is seen that most of the slum dwellers are generally aware of politics.

8.5.1 Attitudes towards their life and living

The everyday life of the slum dwellers is phenomenal. They practise different kinds of habits and cultures. Though most of them consider slum life full of poverty and want, they don't like to desert the slum. As they are low earning people, their life style is not rich and they expect very little from life. They face a plethora of problems in their day to day life. Most of these problems are either created by them or rooted in the slum. Despite these problems added to poverty, they are eager keep on living in the slum.

The slum dwellers were confronted with various socio-economic problems. Their living and other criteria are implicative of the under developed situation and need to be changed. Their daily lives are different from that of other people in the country. Regarding slum community the expert opined that "a slum is an environment that lacks the basic amenities of a good living condition and it may be regarded as the worst form of human habitation" (Gouder, 1973 : 47). They can not afford to meet the human needs and face multifarious difficulties. In some reports, it is also mentioned that "the slum people have lack of peace, insecured life, inter-household quarrels, theft, liquor and drug addiction and violence against women" (Majumder, 1996 :16). Another report on slum people has mentioned that violence against women is the major criteria of slum people (CUS, 1983). In fact, drug addiction and socialization are also not uncommon and gambling, drug trafficking, different types of violence, wife beating, kidnapping and rape are the common features. In most cases, they have many kinds of limitations in their daily life, such as, lack of recreational facilities, shortage of pure drinking water, lack of sewerage and drainage, insufficient medical services. They are mostly unemployed, under-employed, and low paid, irregular and uncertain working place. Their children are involved in the working field at their teen ages. So, they are regarded as child labour.

Most of the child labourers are girls and they are married, or unmarried or separated or divorced. In most cases, the slum people get married at an early age and divorces or separations happen as frequently as do marriages. "They are always scared of *mastans* of the locality. Unmarried girls, young women and even female children are sexually abused by *mastans*" (Begum, 1994 : 41).

The women of the slum are mostly neglected ones. They face so many social problems in their disadvantaged situation. Their family problems are mismanagement of household works, problem in breast feeding and child-care, bad relation with husbands, bad relation with family members etc.

Their social problems include bad impression of neighbour, disturbance of local hoodlums, disturbance during moving alone and occupational problems. Of them are too much hard labor, unsatisfactory working environment, unsatisfactory salary, lack of skill, influence of boss etc.

Despite various problems, slum dwellers have been living in the slum for a long time and expect to live there for much more years. They have coped with these problems quite well and they consider these problems as part of their life. If we analyze the matter minutely more aspects will come out: (a) Slum dwellers have led their life both in villages and in towns in utmost poverty. That is why, their life expectancy is not so high; (b) As most of them are illiterate or half literate they lack general ideas of life; (c) They don't get support from others as they lack proper social communication. As a result, nothing new is added to their educational process.

Though the slum dwellers are poor, they have a social life. It might not be so developed but they live in the slum generation after generation. Slum life is a part of their culture. They have general feelings for this life and being impelled by this feeling they have passed opinions on slum life in this chapter.

8.5.2 Social problems of the Slum Dwellers

Society and social problems are closely related to each other. If a society exists social problems smaller or greater in number will also remain in. If no problem exists, society will become stagnant. Man is the main element of society. Man makes society. And because of this element (men) there is obviously social interaction. Social problems arise out of this interaction.

Social problem is an indicator of social incoherence. It is such an unexpected phenomenon that affects the greater part of the society and for this men become conscious to eradicate it.

The social problems are in the sense that “they pertain to human relationship and to the normative contexts to which all human relationships exist” (Nisbert and Merton, 1961 : 4). David Dressler says, “A social problem is a condition growing out of human interaction that is considered undesirable by a significant number of people who believe it can and must be resolved through preventive or remedial action” (Dressler, 1969 : 464).

According to F.E Merrill, there are three basic elements of social problems: (a) A situation capable of measurement; (b) A value believed threatened thereby; (c) A radiation that situation and they may be reconciled by group action. “A social problem is a problem which actually or potentially affects large number of people in a common way so that it may best be solved by some measure or measures applied to the problem as a whole rather than by dealing with each individual as an isolated case or which requires concerted or organized human action” (Hart, 1966 : 7).

Slum life itself is a problem to the slum dwellers. If we focus on modern life, we shall see that the slum dwellers are suffering from various complexities of life. In many occasions they do not realise these problems but a few conscious people try to realise them.

The slum dwellers think that there are many social problems at the slum area. The respondents report that a portion in of the slum dwellers is actively involved in these social problems. The problems committed by them are toll collection, drug addiction, rape, trafficking women, familial conflict, disturbance by hoodlums, gambling, dowry and so on. Most of the respondents consider those problems as major ones they confront and those problems are not so serious to the few respondents. At the same time they also confess the involvement of their family members in such problems. But most of the respondents reply in the negative about the involvement of their family members. According to the respondents view a small number of the dwellers are involved in the commission of social problems.

Table 8.7

Distribution of respondents according to illegal business prevailing in the slum community.

Illegal business	Frequency	Percentage
Drug selling	84	65.62
Trafficking women and children	05	3.91
Prostitution	12	9.37
Juvenile delinquency	18	14.06
No comments	29	22.66
Total	N=128	

Note: Multiple answers are possible.

The table reveals that about 65 per cent respondents have given their opinions about the illegal business at the slum area. And the rest of them have made no comment. According to the respondents there prevail illegal business, such as, drug selling (65.62%), trafficking women and children (3.91%), prostitution (9.37%) and juvenile delinquency (14.06%). It is remarkable that the majority of the respondents have confirmed the truth of drug selling in the slum area. These activities are considered unlawful and illegal in the context of prevailing social norms and manners. Those businesses are considered as anti social activities.

Respondents and their family members become involved in many social problems in the various phases of their lives. They get involved in such activities either for their own interest or by being influenced by others. Generally, slum dwellers get involved in criminal activities because of poverty and their traditional way of leading life.

Table 8.8

Distribution of data about the involvement of the respondents' family members in social problems.

Social problems	Involvement		High Involvement		Less Involvement	
	No.	Percentage	No.	Percentage	No.	Percentage
Toll collection	13	10.16	5	3.91	8	6.25
Drug addiction	3	2.34	3	2.34	0	-
Rape	4	3.12	3	2.34	1	.78
Trafficking women	1	.78	1	.78	0	-
Familial conflict	42	32.81	19	14.84	23	17.97
Hoodlums	15	11.72	9	7.03	6	4.69
Squalor/ gambling	6	4.69	2	1.56	4	3.12
Dowry	25	19.53	7	5.47	18	14.06
Others	1	.78	-	-	1	.78
No	18	14.06	-	-	-	-
Total	N=128	100.00	49	42.18	61	47.65

The above table deals with the involvement trend of family members in social problems. The members of the respondents' families are involved in toll collection (10.16%); of them about 4 per cent are highly and more than 6 per cent are less involved. Cases of drug addiction constitute 2.34 per cent and all the abusers are highly addicted. More than 2 per cent of rape cases (3.12%) are excessively and about 1 per cent are less involved. About 1% is involved in Trafficking of women (.78%) and all are highly involved, about 33 per cent are involved in family conflict and of them about 15 per cent are highly and about 18 per cent are less involved. Of hoodlums (11.72%) about 7 per cent are highly and about 5 per cent less involved. Of gambling (4.69%) about 2 per cent are highly and about 3 per cent less involved. Of dowry (19.53%) about 5 per cent are highly and about 14 per cent less involved. About 14 per cent family

and its members have no involvement of any kind like these. The data also show that the slum dwellers are involved in social problems and its nature is both high and less in degree. So, the slum dwellers are mostly engaged in social problems that hamper the normal course of life.

The slum dwellers have expressed their moderate satisfactions about their present slum life. This satisfaction has emerged from the relief of financial crisis. In rural areas, most of the time, people remain jobless and for this, they earn a little and lead a poor life. But in urban areas, people earn a bit higher and they become habituated to a descent life styles, which indicate a satisfaction on the past of the slum dwellers.

Though they get little space to live they are satisfied with their present condition because of utter land crisis in cities. The condition of their working place is much improved than that of villages. Here they enjoy facilities like cinema, children's park, museum, modern communication system, zoo etc. Besides, they get the assurance of getting work every day.

Slum life is attracting to the poor people for many other reasons. Here, house rent is cheap which is impossible in other parts of the city. Besides, they don't like to sever the bond developed among them for living together for a pretty long time. That is why, slum life is very dear to them.

Most of the slum dwellers of Sarder-er-Tek live here for a long time. They seek their working place near by the slum. It is very difficult for them to desert their working place.

Slum dwellers are very eager to live in slum because they have no other option except for this. Realizing this reality their hopes and desires grow centering the slum life. They also think of peace and happiness in their future life. They don't believe that their offspring's will remain here. They think that they are living here temporarily and because of this living whatever nature it has certain relationship is developed among slum dwellers. This relationship is important from sociological view point. The details could be seen in the table no 8.9.

Table 8.9

Distribution of data about relationship with slum neighbours in relation to the arriving year to the current slum.

Arriving year to the current slum		Relationship with slum neighbour				Total
		Good	Very good	Medium	Not very good	
1965-1970	Count	1	1	1		3
	% of Total	0.8%	0.8%	0.8%		2.3%
1970-1975	Count	3	1	4		8
	% of Total	2.3%	0.8%	3.1%		6.3%
1975-1980	Count	5	2	8		15
	% of Total	3.9%	1.6%	6.3%		11.7%
1980-1985	Count	7	2	4		13
	% of Total	5.5%	1.6%	3.1%		10.2%
1985-1990	Count	18	3	14		35
	% of Total	14.1%	2.3%	10.9%		27.3%
1990-1995	Count	6	10	8		24
	% of Total	4.7%	7.8%	6.3%		18.8%
1995-2000	Count	10	6	13	1	30
	% of Total	7.8%	4.7%	10.2%	0.8%	23.4%
Total	Count	50	25	52	1	N=128
	% of Total	39.1%	19.5%	40.6%	0.8%	100.00%

The table presents the respondents' personal satisfaction about their relationship with their neighbours from the year of arrival. Relationship with slum neighbours is good (39.1%), very good (19.5%), medium (40.6%) and not very good (.8%). Most of the respondent came to the slum after 1985 (69.5%) and the rest of them came here in between 1965 to 1985. And their relation is comparatively good with neighbours. Overall relationship between neighbours and the respondents' family members is satisfactory. So, they want to stay in the slum for a long period and their community feeling is being increased day by day. For howlong the dwellers would like to stay in Sarder-er-Tek slum has been shown in the next table on the basis of the respondents' wishes.

Table 8.10

Distribution of respondents according to the year/years they wish to reside in the slum.

How long (Time)	Frequency	Percentage
1 year	4	3.13
2 years	2	1.56
3 years	2	1.56
4 years	2	1.56
5 years	3	2.34
6 years	2	1.56
7 years	3	2.34
8 years	2	1.56
9 years	1	0.78
10 years	12	9.38
Whole life	95	78.22
Total	N=128	100.00

The above table also depicts that about 22 percent respondents would like to live in the slum for 1 to 10 years. If they get good chance they will quit the present slum. Perhaps they are not satisfied with the present living conditions and looking for a better chance. About 78 per cent would like to stay here forever. There may be two reasons behind their such wish : one is, they are very poor and the other is that they are habituated to this environment. So, they would not like to quit it for any better hope.

Table 8.11

Distribution of data to the respondents according to their satisfactory position in relation to their living period.

Continuing living period			Relationship with slum neighbours					Total
			Very pleased	Pleased	Pleased some-what	Not pleased	Very little pleased	
1 year	Count			1	3	.		4
	% of Total			.8%	2.3%			3.1%
2 years	Count				2			2
	% of Total				1.6%			1.6%
3 years	Count				2			2
	% of Total				1.6%			1.6%
4 years	Count					1		1
	% of Total					.8%		.8%
5 years	Count			2	1			3
	% of Total			1.6%	.8%			2.3%
6 years	Count			1	1			2
	% of Total			.8%	.8%	.		1.6%
7 year	Count			1	2			3
	% of Total			.8%	1.6%			2.3%
8 years	Count			1				1
	% of Total			.8%				.8%
9 years	Count				1			1
	% of Total				.8%			.8%
10 years	Count		1	2	9			12
	% of Total		.8%	1.6%	7.0%			9.4%
Whole life	Count		4	46	41	5	1	97
	% of Total		3.1%	35.9%	32.0%	3.9%	.8%	75.8%
Total	Count		5	54	62	6	1	128
	% of Total		3.9%	42.2%	48.4%	4.7%	.8%	100.00

Table no. 8.11 reveals the respondents' satisfaction over their present living. The state of their living is satisfactory and they want to continue their living in the slum. The satisfaction level has been categorized into, 'very pleased' (3.9%), 'pleased' (42.2%) 'somewhat pleased' (48.4%), 'not pleased' (4.7%) and 'very little pleased' (.8%) group. Their satisfaction level is quite good and their environment is attractive due to because they have satisfaction. So, most of them (75.8%) are interested to continue their present living here. Rest of them are for 10 years (9.4%), and for 1-9 years (15%). It is observed that the slum dwellers are in most cases, have no way other than continuing their living in this place.

As a social being man cannot live alone. He tries improve his life by continuous interaction with others. Though the slum dwellers are a part of the society, they are the least advantaged people of the country. Their way of living is complex and expectation towards life is rather uncertain. They like to live in social harmony. If there happens any bad occurrence among them, they try to mitigate it immediately creating a new bond common to human nature.

In this context, Ian Robertson says, "Our social interaction is utterly different for the reason that we live in a meaningful world, one that we can consciously reflect on and interpret. We respond to the natural and social environment according to the meaning that objects and events have for us" (Robertson 1980 : 120).

So, the poor slum dwellers want to live peacefully in a definite secured place. It is a reflection of a common desire of social life. So, they do not think of shifting to any other place. They want to live in a definite place without taking any risk.

8.6 Rehabilitation and Reintegration

Expected

Man is a social being with hopes and aspirations. He gradually wants to reach a stage in the society at which he can satisfy those. The slum dwellers are a disadvantaged group of population. They occupy under compulsion government land often illegally and make slums to live there. So, it is very risky for them to claim authority over such land.

Table 8.12

Distribution of respondents according to the types of rehabilitation facilities they expect.

Types of facilities	Frequency	Percentage
A room	50	39.06
A piece of land	65	50.78
Employment opportunity	46	35.94
Credit facilities	18	14.06
Financial grants	20	15.62
A room and household materials	12	9.37
Others	01	.78
Total	N= 128	

Note: Multiple responses are possible.

The above table reveals the respondents' expectation about their possible rehabilitation. The respondents who would like to be rehabilitated expect the following facilities:

About 39 per cent of the respondents want a room, about 51 per cent a piece of land; about 36 per cent employment opportunity; about 14 per cent credit facilities; about 16 per cent financial grants; and about 9 per cent a room and household materials and so on. Their demand regarding rehabilitation is very consistent with their position. Though the facilities expected by them are mostly related to the basic needs, it is perhaps not possible for any authority to fulfil the expectations immediately. The Government attempts to rehabilitate or reintegrate the slum-dwellers is not so clear. The NGOs on piece-meal basis have programmes with the slum-dwellers to meet some of their immediate needs. The Government programme of Adarsha Gram or Ashragon could not attract the slum dwelling population either during their urban ward migration or after they have in pitiful condition in slums.

The Sarder-er-Tek slum dwellers have no access to news media like newspapers and TV in many cases. In 1998, the government took a plan to oust the Agargaon Slum but failed.

The dwellers want to improve their present condition by proper rehabilitation and social reintegration. They have been leading a sub human life in all respects. Living in such awful condition they send their children to schools and want to enjoy civic facilities.

Table 8.13

Distribution of respondents according to the recommendations regarding the development social and economic conditions in the slum.

Recommendations	Frequency	Percentage
Increase in the number of educational institutions	36	28.12
Improvement of medicare facilities	28	21.87
Improvement of environment	13	10.16
Improvement of law and order situation	8	6.25
Creation of opportunities for employment	37	28.91
Arrangement for gas supply	30	23.44
Social infrastructural development	18	14.06
Electricity supply	26	20.31
Water supply	36	28.12
Drainage and sewerage facility	20	15.62
Others	34	26.56
Total	N = 128	

Note: Multiple responses are possible.

The table unveils the respondents' desire to develop their dwelling place. The measures recommended by the respondents are presented in this table for the development social and economic conditions of their slum community. The difficulties that they face in their daily life have come out through their recommendations. Their recommendations uphold many aspects. The recommendations are as follows: the increase of educational institutions (28.12%),

improvement of medical facilities (21.87%), improvement of environment or social health (10.16%), improvement of law and order situation (6.25%), creation of opportunities for employment (28.91%), arrangement for gas (23.44%), social infrastructural development (14.06%), electricity supply (20.31%), water supply (28.12%), drainage and sewerage facility (15.62%) and so on. The above recommendations of the respondents are the revelation of their conscious thought about the development of their present position. They are not satisfied with their living facilities and also want to get rid of these inconveniences of life. Thus their claim for change in life has strongly been propounded through their recommendations. Their recommendations are consistent and relevant in consideration of their socio-economic conditions.

In fine it can be said that various aspects of slum life have been reflected in this chapter. These aspects of the poor are absent. They observe various programmes like marriage anniversary, obituary, religious festivals and birthday ceremonies. They also face problems, and have the experience of indulging in politics as the other segments of population do.

In the backdrop of all these circumstances the slum dwellers are considered to be an integral part of the urban society. They have many wishes, needs unfulfilled in their social and economic life. It is necessary to ameliorate those. The opinions that they gave sound their eagerness towards a higher and an improved life. It is a natural gesture as citizen of modern age. So, to improve their lot an actual work plan needs to be formulated.

Development of financial condition can improve other aspects of their life. In this modern age as civilized citizens as institutions should come to rescue this population which is really downtrodden. The slum dwellers' expectations to develop their present condition need to be attended to by the Government and other agencies in the society.

Chapter NINE

Some Selected Case Studies

To make this research more in-depth some selected case studies were conducted. Conditions associated with the slum dwellers especially, accounts of rural life, causes of migration, social and economic problems of slum life, various activities of every day life have been clarified here. Various incidents of slum life like social environment neighbour relationships, recreation of children have been focused here along with other daily activities. The chapter would add more inputs in whole area of the research. Because, the actual life struggle of the slum dwellers has been delineated here clearly. Five illustrative case studies have been conducted and those were selected according to occupations. Data have been collected in such studies through direct interview and observation.

Case # I

Introduction

Md. Abu Bakar Siddique is the fifth son of a poor family of the village Roygonj of Kurigram district. His father died in 1988. He has five brothers and one sister. Four of his elder brothers become separated from the family after the father's death. He is still with his mother and younger brother. The sister got married earlier.

He used to raise poultry in the village home. They were keeping body and soul together. But all of a sudden a dealer swindles him. He fell in deep misery. He had no land property. In the village, work is not so available, moreover, the wage is also very low.

In this situation, he finds life very difficult to lead and took a decision to migrate. One day he materialized this desire. He migrated to the Dhaka City for better living and more wages. After coming over here in the city, for one year or so like a vagabond he had to pass his days and lastly he began to live in the said Sardar-er-Tek slum, and with passage of time 'living' here took the permanent shape.

Family life

He is the fifth among his siblings. His father had no land property. He lives in his own house. He got married in 1998 in his own village. In 1999, he brought all of his family members in the slum. He is yet to become a father. In his small family, there is no conflict rather it is a sweet home. But sometimes they quarrel over trivial matters. He is very thrifty in his family life. He knows very well that if he keeps the size of his family small he will be able to lead a happy life. This is why, he maintains family planning principles. His wife takes birth control pill regularly.

They all live together in a tin shed house which is 10 feet long and 8 feet wide. The floor is *kutchra* and there is small bed in the house. The monthly house rent is Tk. 400. Even if it rains a little, water enter into the room. They all cook their food in a nearby oven by turns.

Social life

His father was a poor landless farmer. A large family and extreme poverty forced them to be engaged in various works. So they were deprived of minimum education. He himself can somehow write his name. His younger brother only crossed the boundary of primary school. His wife also can sign her name.

He has a close relationship with the slum dwellers. As the social life of slum is uncontrolled and people from all walks of life live in a small area, they sometimes become involved in brawl upon a trifling matter. But it lasts only a for few moments. They invite one another in various social festivals. It is, however, limited only to the relatives.

The rest of his brothers hardly keep their body and soul together in village. They meet off and on. He goes to the village to visit his former family members once or twice a year. His other relatives sometimes visit them.

In the slum, he is not involved in any social organization. He did not take loan from any NGO. So neither he nor any member of his family is involved in any NGO. But he becomes a member of a co-operative society locally and non-officially formed on payment of monthly Tk. 20/- as subscription.

Though he does not say prayers, his wife and mother say prayers regularly. But he keeps fasting though not so regularly. In *shab-e-barat* and *shab-e-qador* they arrange *milad*.

Economic life

Md. Abu Bakar Siddique is a rickshaw puller by profession. He has no rickshaw of his own. He drives rickshaw for one shift hiring it from the rickshaw merchant for Tk. 25. His mother and wife are not involved in any income generating activity. They perform daily household works. His younger brother runs a small cigarette shop.

His monthly income is Tk. 2000. He is in great hardship. He has no savings except the amount saved in the co-operative society. It is very difficult for him them to meet the basic needs from small income. Their wants are many. His failure driving to rickshaw due to

illness or any other reason, it brings great trouble in his family. They live on only vegetables, small fry and rice. These are their daily menu. Everyday he leaves home after taking breakfast and he eats rice at night after returning home. They eat meat once in a month.

Recreation

Recreation is a far cry in his family. In the whole, slum TV is the chief medium of recreation. In many houses there are TV sets with the connection of satellite channels. He, his wife and youngers watch TV regularly. Sometimes he plays cards with his friends. His wife plays *ludu*. His younger brother plays *carom* during leisure. Sometimes they spend their time in the nearby tea stall by gossiping and chatting. Very often he goes outside on rickshaw ride with his wife. On various occasions they hear Hindi and Bengali music in the slum hiring microphone.

Social problems they encounter

Slum itself is a manifestation of various problems. People face a plethora of problems as they live in slum. Among these problems poverty is the prime one. Despite his desire, Bakar cannot live with his wife in a separate room, because a single room costs him Tk 400 for rent per month. Rate of education in slum is very poor and disappointing. Small children go astray at their puberty. Sometimes the slum dwellers are harassed by the wayward boys who are drug addicts too. Child marriage is a common phenomenon in slum. Rate of both infant birth as well as mortality is high in the slum. Girls become mothers at an early age. Quarrel in conjugal life is a common scene in slum. Many men have more than one wife and for this they lead a soaring life.

Drinking water and sewerage systems are of bad conditions in slum. There remains a stinking and fume atmosphere in the slum because of rubbish and filth.

Health and sanitation

Slum dwellers suffer from various diseases all the year round for want of pure drinking water, *kutchha* latrine, lack of proper sewerage system, and insufficient health care. They suffer mainly from diarrhoea, dysentery, fever and influenza.

Health workers visit slum. They get treatment from doctors of various NGOs once or twice a year. Health workers advise slum women about family planning. If they are attacked by any disease, they generally go to the nearby child hospital (*Shishu hospital*).

Every 14 rooms use a tube well and a *kutchha* latrine. For this, they have to get up early in the morning and queue up for latrine. Lack of proper treatment is almost absent and rate of infant mortality is high in slum.

Political view

Md. Abu Bakar Siddique is not conscious of political affairs. He is not active with any political party. He along with family members never cast their vote for the same political party again and again. He follows other slum dwellers in casting his vote. Besides, most of the time he is motivated by the leader of the slum.

He does not have any clear idea about various forms of government or administration like democracy, autocracy and bureaucracy. To him that Government is the best, which will not oust

them from the slum; more-over will provide them with pure drinking water, gas, sanitary latrine and proper sewerage system. And they will cast their vote for such Government whole-heartedly. But sometimes they are manipulated by money. A great number of slum dwellers go to villages to exercise their franchise right. But Abu Bakar casts his vote here though once he was a voter in his village.

Conclusion

Md. Abu Bakar Siddique is not content with his slum life. He becomes nostalgic of his village life. He knows very well that life would be difficult to lead after children are born in the family. He knows that he will not be able to rear his children properly here.

He will leave for village if his income increases and can save some money. To him, village life is greener than slum life. He wanted to leave for village long ago. But because of scarcity of job and want of capital prevented him from going to village.

If he along with his younger brother can save some money within one or two years, they will leave for village. In the village, he will arrange a grocery for his younger brother and he himself will start his poultry business afresh. To this end, he has begun to work hard. He thinks that no healthy person can live in this slum. He will grow vegetables in the adjacent land of his house as well as poultry business. He has the intention to do many other odd jobs. As pulling rickshaw is a laborious job, he does not like to continue it anymore. He is very optimistic about the better living of village life than the present slum life.

Case # 2

Introduction

Amena Begum is the member of a very poor family of Chandpur district. She is the third among her six siblings. They were burdened with many problems because of financial crisis. They have no other property except a house. It is beyond her father's capacity to maintain the family with his small income. Following the advice of a distant relative, Amena's father migrated to Dhaka City with his family in 1991. After coming to the city they first took shelter in Kamlapur railway slum and later on shifted to Madhubagh slum and stayed there for two years. At present they have been living in the Sardar-er-Tek slum at Agargaon since 1996. When Amena was a girl of twelve years, she was required to help her family. She took a job in a garments industry named Atithi at Shewrapa and later on got married to a man named Md. Rafiqul Islam according to her parents' choice living in the same slum. Their marriage was conducted according to Islamic law. Now Amena Begum is living in the Sard-er-Tek slum with her husband.

Family life

In 1997, Amena Begum got married to an Automobile mechanic named Md. Rafiqul Islam living in the Sard-er-Tek slum. In this marriage Amena's choice was overlooked. According to her parents' choice as said above, she got married at the age of fourteen. During their three years of conjugal life nothing serious has happened except for some hot verbal exchanges. Her family consists of six members who are her in laws. Amena's husband is the eldest among his siblings and others are unmarried. They all live in harmony.

Though, sometimes, they have hot verbal exchanges with Amena Begum, nothing serious has ever happened which may split her family. Amena has the opinion that still it is possible for her to live in a joint family as her in laws are well- behaved and their familial bond is strong. While working in the garments industry she became aware of family planning. So, she is very conscious of taking child and she has not yet taken any child. We come to know that she is adopting a temporary method of family planning since her marriage and she expects at her own convenience. Amena's husband does not prevent her from adopting any family planning method and there lies a close understanding between them.

Social life

Amena Begum studied upto class three level. She failed to continue her studies due to financial constraint. Her husband is also literate. In her husband's family nobody crosses the boundary of primary education. Her father-in-law is illiterate and the situation of poverty accounts for that. Though they live in slum they are on good terms with their neighbours. They participate in various social programmes cordially and help one another in their problem-situations. Amena's relatives visit her very often and as Amena has no brother of her own, her cousins visit her residence regularly and they treat her as their own sister. Her husband's close relatives also visit her residence and she is on good terms with them. They visit their village once or twice a year and they have close communication with their neighbours. Neither Amena nor anyone of her family members is involved with any Government or non-governmental organizations. So, she did not take loan from any organization. Besides, they are very religious minded. Though they are not so regular in saying their prayers, they observe various religious festivals and activities like *Eid*,

milad, shab- e- barat, shab-e-quader etc. They protest against any evil remarks or activities. As they believe in the here after life, they are afraid of rigorous punishment for sinful acts.

Economic life

Amena Begum is a garments worker by profession and her husband works in a workshop as a mechanic. Amena's father-in-law was a doorkeeper but a few days back he was arrested for assisting phensydel traffickers. At present he is in prison. Besides, her brother-in-law and sister-in-law are not engaged in any work and her mother-in-law looks after household works. Her monthly wage is Tk 1400 and as her husband is an apprentice, he gets Tk 1500 per month. Even a few days back her father-in-law could help the family financially but at present he is in jail. They some how keeping body and soul together. As a result they do not have any savings. Sometimes if they fail to attend their duties owing to ill health they run short of money severely. At that time, they have to take loan money from others. As there is no other earning member of the family has to depend on the income of two of them. Girls get engaged in works to meet the financial need of their family. Amena is the only female member of the family engaged in work as a garments worker. Other female members are engaged in household works. They find it very difficult to meet their basic needs because of financial limitations. As a result they are deprived of necessary clothing, proper education and health care services.

Recreation

In Amena Begum's family there is no specific means for recreation. Elders of the family spend their time in caring with small

children. Sometimes they watch cinema in TV with all to enjoy their time. Small children find it pleasant to play with their fellow classmates and to roam around here and there. Sometimes they spend their time with older people. The people of Sard-er-Tek slum have chosen a clubhouse for recreation. The clubhouse is well equipped with TV, video, *carom*, *ludu* etc. for entertainment. All of them enjoy themselves playing various games according to their choice. Besides, various cultural programmes are arranged by various government and non-government organizations for the entertainment of the slum dwellers.

Problems they come across

Amena Begum is a victim of vexing by the youngsters of the slum. She feels quite insecure while returning from garments industry at night. If any girl living in the slum reaches her puberty she has to bear various hazards by the hoodlums of the slum. Amena is anxious about her two sister-in-laws who have just stepped into the age of nine and ten respectively. That is why, early marriage of a girl is a common phenomenon in slum. So, child marriage is one of the main problems of slum. Because of child marriage a girl becomes mother at an early age leading to high maternal and infant mortality rate. Death of pregnant women in particular is one of the main problems of the slum. As there is lack of proper education, the slum dwellers are not socially conscious and because of congested environment and lack of proper sewerage system, the slum dwellers suffer from various diseases all the year round. As there is scarcity of water supplied by WASA, most of the slum dwellers drink impure water. Besides, slum is the hot bed of crimes. Phensydil is available at the Sarder-er-Tek slum which leads young boys to drug addiction. Rooms are not available according to the number of family members. As a consequence a girl

of nine or ten years has to sleep with her parents in the same room. For this it is very difficult to maintain privacy. So, Sarder-er-Tek slum is a human society replete with many social problems.

Health & sanitation

Members of Amena's family suffer from various diseases very often as they live in congested and stinky atmosphere of the slum. The environment is not hygienic. Slum dwellers suffer from various diseases like dysentery, diarrhoea, fever, skin disease and so forth. Though various immunization programmes are conducted by the Government authorities, Amena's family does not get proper health care from them. So, they go to nearby Shishu Hospital (for children) for treatment. Amena collects tube well water for drinking but very often it goes out of order because of excessive use. Besides 10 to 12 houses including Amena's use only a single semi *pucca* latrine but neither of Amena's family members wash hands with soap or dust after using the latrine.

Amena cannot always buy fruits for her family but sometimes she buys various seasonal fruits like mangoes, pineapples, jackfruits etc. In her daily menu vegetables, potato, pulse and small fry are the main dishes. Amena's family takes meat in various social festivals. So her diet in no way can be termed as balanced and somehow she is surviving.

Political view

Amena Begum is not politically conscious and she is not active with any political party. She does not like to understand the objective and ideal of any political party rather she supports the party

that cares for them and pledge to preserve their rights. Amena is a voter of Sarder-er-Tek slum and she casts her vote in national and city corporation election according to the advice of her husband and father in-law. According to Amena, Government should be benevolent one which provides them with pure drinking water, electricity and other facilities and does not eager to eradicate them from slum. But at the time of election, leaders and local *mastans* create pressure on them and sometimes they have to cast their vote on the pressure of money and power defying their own views and opinions.

Conclusion

Amena's family is poverty-stricken. After struggling a lot she migrated to Dhaka with her family to meet both ends and she was forced to take a job in a garments industry. According to the tradition of slum she got married at an early age and begins her family life. But she is socially conscious. She does not like to be a mother now and that is why she adopts family planning methods. She will take child after being solvent financially. A garment worker like her is struggling at every moment in the slum. Though there is no major setback in her family but she is facing many untoward situations every moment. She is determined to bring back hay days to her family by working hard. So, Amena is an extraordinary example of working class women of Bangladesh.

Case # 3

Introduction

Md. Mosharraf Hossain was born in between 1960 to 1961 in Jhalokathi district. He hails from a poor family. He is the eldest among his siblings. He has five brothers and three sisters. His father died in 1980. They did not have any land property. His family was in great hardship. He had to arrange the marriage of his younger brothers and sisters and for this he had to take loan. His mother died in 1982. They did not have any property except a small piece of land where the house is built. He was in great hardship with his wife. Following the advice of a neighbouring uncle to escape the curse of landlessness and poverty he migrated to Dhaka City in 1985 leaving his wife in village. After coming to the city he worked as a porter in Sadarghat for the time being and later on worked as a cart puller. When his condition improved a bit, he brought his family here in 1990. After living in old Dhaka for few days he became to live in the slum of Sardar-er-Tek permanently.

Family life

The family of Md. Mosharraf Hossain is a small one. His family consists of his wife and a male child. His wife's name is Amena Khatun . His son's name is Md. Musa. He is eleven years old. This year he will be promoted to class four. His wife is a woman of twenty-five. She is a part time housewife. But sometimes she works as a part time domestic help. She got married in 1984.

As Mosharraf were of many siblings, his father could not meet their needs. Rather poverty was their close companion. That is why Mosharraf has kept the size of his family small. He knows about the family planning programme. His wife takes birth control pills regularly.

He lives in a single room made of bamboo (12 feet × 6 feet) costing him Tk. 400 per month. They huddle together in a bed.

Social life

Md. Mosharraff Hossain hails from a poor family as said earlier. He was the eldest son of the family. He had to help his father in various household works along with cultivation. Because of poverty he could not extend his education level beyond class eight. Still his handwriting is very nice. He can read Bangla newspapers easily.

He is on good terms with his neighbours. He is a very gentle and introvert person. He is a little bit respected person in his locality because of his educational qualification. He settles various problems and brawls of the slum dwellers along with other people.

All of his relatives live in the village. Very often he meets them. He goes to his village in various familial programmes and on the *Eid* days. His nephews also visit him once or twice a year in his slum.

He or his wife did not become member of any NGO being afraid of weekly installment which a member is bound to pay. As he is a day labourer he is required to remain in his house for various reasons like illness and scarcity of works. But he has formed a co-operative society along with other slum dwellers. Each of the members has to pay monthly Tk. 25 in the society. Mosharraff is the cashier of the society.

Mosharraff Hossain is a religious person. He says his prayer five times a day. His wife also abides by all the religious rules and activities and she can read the holy Quran. But Mosharraff can not keep fast regularly, as he is required to undergo hard labour.

Economic life

Md. Mosharraf Hossain is a day labourer by profession. But sometimes he works as a cook and he also pulls rickshaw occasionally. His main profession is actually digging soil. Every day he goes to different places riding on truck along with other slum dwellers to dig soil. On an average he earns Tk. 60-70 per day. According to him the monthly income is around Tk 1800 to Tk. 2000.

He cannot maintain his family expenditure with this limited amount. He has to buy food, clothes, and medicines. Though his family is small in size, very often he fails to meet his needs. He cannot buy anything for his loving son.

He lives from hand to mouth. Small fries and vegetables are their every day menu. Sometimes they eat meat. When he becomes ill, his wife works as domestic helper. He cannot save from his poor income. That is why, when he becomes ill he finds it difficult to bear his medical expenses.

Recreation

In slum TV is the only means to be considered as recreation and entertainment. Mosharraf watches TV regularly. He has not a TV of his own. He prefers Bangla programmes to Hindi and English programmes in satellite channels. His son also watches TV. His son enjoys watching cricket in TV most. In the slum very often he spends time in gossiping and chatting with the people of his age. His wife also watches TV but not so regular like him.

Problems they face

Mosharraaf always admits that the slum life is very hard to lead. According to him it is very difficult for a healthy person to live in slum. He believes that the surroundings and the environment of the slum are not suitable for sound living. He confronts hardship at every moment. He has to live in a small room with all of his family members. According to Mosharraaf, scarcity of pure drinking water, stinking atmosphere and poor sewerage system are the main problems along with housing problem.

Lower class people of the society live in slums. Very often they get entangled quarrels over a trifle matter. Mostly women get engaged in quarrels and exchange abusive language between each other. Sometimes local *mastans* demand subscription from them and force them to keep their illegal arms and drugs.

In slums rate of infant birth and mortality and child marriage is very high.

Health and sanitation

This problem is very acute in slum. Tube-wells and toilets are few in number here in proportion to the number of people. Here fourteen families use only one tube-well and a semi-*pucca* toilet. Sewerage system is poor. Filth and rain water become stagnant here and there. That is why, mosquitoes are overpowering. Slum dwellers suffer from various diseases like fever, dysentery and diarrhoea all the year round. Sometimes field workers of family planning programme and NGOs visit them and help them with advice and adequate medicine free of cost. If they are ill, they prefer to go to the nearby Child Hospital (Shishu Hospital) for their treatment.

Political view

Slum people are not always conscious of politics; Mosharraf Hossain is not an exception. He thinks it is of no benefit to think of politics. But he exercises right of franchise. Once he used to support a party. But at present political parties do not attract him.

He and his spouse are the voters of this slum. Most of the time slum dwellers decide to cast their votes collectively. In this regard, leaders of slum and local political leaders play an active role. He informs that sometimes they are either forced or influenced to cast their votes.

Conclusion

Though Mosharraf is living in slum for fifteen to sixteen years, he is not satisfied with slum life. If his income were a bit higher he would have left the slum. He is very ambitious of his son. Though he is not much educated, he will educate his son. If his income increases he will save money. He is very inclined to return to village. He thinks that he will not be able to lead a healthy and sound life in slum. Besides, he will not be able to care his child properly. He is planning to return to village within 5 years if he can save money. In village he will start a grocery and small business.

Keeping all these in his mind he is saving money. If necessary he is willing to work hard two to three years more. He knows very well that without this he will not be able to leave the slum and his son's future will end in smoke like him. He never wants his son to be a day labourer.

Case # 4

Introduction

Sajeda Khatun is a widow working in Garments Industry in the Dhaka City. Her village home is at Damudda of Shariatpur district. Sajeda is the eldest among her four sisters and three brothers. Her father's name is Kalachan Chamatdar. Sajeda's father belongs to the lower class people of the society. She was somehow keeping his body and soul together with his family members as a day labourer. Afterwards it becomes impossible on his part to lead her family with her poor income in the village. One day they all migrated to Dhaka City for better livelihood. Her family members began to earn in various professions including herself. They took shelter in the Babupara slum at Nilkhet. After coming to Dhaka Kalachan began to pull a rickshaw and his eldest daughter Sajeda was engaged as domestic servant. In 1992, when Sajeda became a girl of 14 or 15, she attracted a local young man named Md. Kalim who used to tease her most often. Md. Kalim tried to fulfil his evil desire many times in the guise of lovemaking. Understanding his evil motive she did not respond positively which made the young Romeo angry. Being vindictive once at dead of night he threw acid over sleeping Sajeda, which burnt her face and damaged other parts of her body. She did not get proper treatment because of the inability of her father to bear the treatment expenses. She returned to the slum after a long time after getting treatment from the Dhaka Medical College Hospital. Later in 1996, her father began to live in the Sarder-er-Tek slum at Agargaon leaving Babupara slum. By this time he completed Sajeda's marriage in exchange of dowry with a rickshaw puller named Abdul Halim Fakir living in the BNP slum. But it is a matter of regret that their conjugal life did not last long and by this time she became

mother of a beautiful daughter. Their marriage broke up after one year in 1998 and Abdul Halim left BNP slum marrying another woman. At present Sajeda Khatun and her daughter are living at the Sardar-er-Tek slum with Sajeda's parents. Her daughter's name is Laboni who is two years old. Now, Sajeda is working in a garment factory.

Family life

Sajeda Khatun started her family life after being married to Abdul Halim Fakir in 1997, but before their first marriage anniversary her marriage broke up. So, at present she is living in her father's family with her siblings. Two of her younger sisters are already married and they are living with their husbands. So, at present her family consists of parents, one sister and three brothers i.e seven members in total. As she is deserted by her husband her parents are affectionate to her but her younger siblings often speak ill of their brother-in-law. But still they are on good terms. They are living in perfect harmony. Sajeda is aware of family planning much earlier but she was forced by her husband to have child just after their marriage. At present she is deserted by her husband. Her other two sisters are also aware of family planning. And they are following temporary methods of family planning. We come to know from Sajeda that her parents were not much aware of family planning. At present all members of Sajeda's family are aware of family planning.

Social life

Sajeda Khatun read up to class four at the village school and later her academic life came to an end because of financial problem. Her three sisters can sign their name and her younger brothers

completed their education in BRAC School. Sajeda's husband could sign his name too. The family of Sajeda's father is in good harmony with neighbouring families. But their immediate neighbour is showing intolerance to them. Slum dwellers help each other in their danger. Sajeda's relatives living in the village very often visit them in slum. Her in-laws also visit her. Sajeda's family goes to village once or twice a year. As they are living far away from their relatives, they are on good terms with their relatives. Sajeda is a member of women society under City Social Welfare Project. She took loan from the project in 1999. None of her family members is involved in any kind of organization. Besides, Sajeda's family members are religious. Though, they do not say their prayer regularly, they observe various religious festivals like *Eid-ul-fitar*, *Eid-ul-azha*, *Shab-e-barat* and *Shab-e-qadar*.

Economic life

Sajeda Khatun is a garment worker by profession. As her husband deserts her, she is living with her father who is a rickshaw puller. Her mother looks after household works and her younger sister helps her mother. Among her three brothers the eldest one works in a workshop as an apprentice and the rest of the two stay at home. Sajeda Khatun earns Tk. 1200 per month from the garment factory and her father gets Tk. 2700 by pulling rickshaw/van. Sajeda's income is spent mostly to meet the need of her child and herself. Though the family earns Tk. 4000 per month, their family expenditure amounts to Tk. 3500 including monthly house rent Tk. 350. As a result, they can save Tk 400 to Tk 500 each month. If any of the family members becomes seriously ill, they will meet the medical expenses from their savings. Besides, almost all of their savings was spent in their sisters' marriages and Sajeda's loan was also spent in the same purpose. In Sajeda's family girls are encouraged to work to

meet their financial needs. They can not live lavishly with the income they earn. They somehow lead their lives in slum. Their daily menu includes small fishes and vegetables. In various occasions they eat meat all together. Besides, in Eid and marriage ceremony they buy new clothes for themselves. Above all, Sajeda's family belongs to lower class of the city.

Recreation

In Sajeda's family there is no specified means for recreation. Sajeda's daughter has dolls and playthings of wood. Her daughter passes most of her times with these playthings when Sajeda is out for work, she stays with her grand mother and aunt. They have got a small radio for their entertainment and most of the daytime Sajeda's mother hears music for recreation. Sajeda's father pulls rickshaw/van all day long and after returning home at night he spends his time with his family members by chatting and gossiping. Their next door neighbour has a TV set. So, if any cinema or drama is aired they enjoy it all together according to the availability of their time and opportunity. There is a clubhouse for the entertainment of the slum dwellers of Sardar-er-Tek and it is well equipped with TV, radio, carom, chess and ludu. Everybody enjoys their time according to their taste. Many of them spend their time playing cards. Besides this, many NGOs organize various cultural programmes for the entertainment of children living in Sardar-er-Tek slum.

Problems they face

Sajeda Khatun is known to the society as a woman deserted by her husband, as mentioned above. So, very often, she faces many

untoward experiences. She is disturbed with various painful questions regarding her conjugal life and future. This is why, she often feels embarrassed and blames herself for all these calamities she exposed to. So, while speaking with her she says with grief not to start a new life and, she would like to spend the rest of her life with her parents. As Sajeda's younger sister is about to reach her puberty, young Romeos of the locality have already begun to tease her. Most of these boys are addicted to drugs like phensydil because of its easy availability in the slum. Some of the miscreants of the slum are engaged in illegal arms deals and their show down in political activities is a common phenomenon. Besides, in slum, rate of population growth is much higher due to the scarcity of contraceptives and lack of consciousness. And because of child marriage the rate(s) of infant and maternal mortality are high. Above all, in the Sardar-er-Tek population explosion, child marriage, lack of social awareness, scarcity of pure drinking water and poor sewerage system are the day to day problems.

Health and sanitation

Members of Sajeda's family suffer from various diseases all the year round owing to living in the unhygienic condition in the slum. Sajeda's daughter suffers from influenza, dysentery and various skin diseases through out whole year. In addition, the rest of family members suffer from various skin diseases because of lack of proper health care and cleanliness. Generally for treatment they visit the nearby health centre run by BRAC. Many NGOs conduct health care programmes in slums. In the slum, the Government conducts programmes like EPI. There is a semi-pucca toilet for 8 to 10 families. They collect their drinking water from tube well. Because of high price Sajeda's family cannot afford to buy fruits. But they eat various

seasonal fruits like jackfruit, pineapple and mango. Above all absence of balanced diet is clearly evident in the daily menu of Sajeda Khatun's family.

Political view

Sajeda Khatun is not active with any political party and she is not aware of politics. She does not have any clear idea regarding political parties. According to Sajeda, the main objectives and ideals of political parties are vandalism, *hartal*, procession and rat race to acquire power. In the backdrop of this, she supports those political parties which think of the welfare of the slum and Government formed by those parties. She is a voter of Sardar-er-Tek slum and she cast her vote in the City Corporation and National Parliament Election following the advice of her father. But during election period they are forced to cast their votes according to the decision of political leaders and the *Sardars* of the slum ignoring their own choice.

Sajeda Khatun is an unfortunate woman of the society deserted by her husband. She had to come to this stage facing a lot of problems. Being acid burnt and desertion of husband have changed the course of her life. At present, she shows a negative attitude towards life and no interest in turning over a new leaf. Her dreams centre on her daughter Laboni who is two years old. She will educate her properly and groom her with her own ideals. Her daughter's establishment in the society may make her forget the bitter past because her little child is her only hope and shelter.

Case # 5

Introduction

Abdul Gafur migrated to the Dhaka City in 1989 with his seven children from the village under Shibehar thana of Madaripur district. Abdul Gafur used to cultivate while living in the village. He had no land property and as a consequence, he had to cultivate other's land and he had to live on this. In the disastrous flood of 1988 he lost three of his cows. As his crops were damaged, eventually, he became a pauper. Following the advice of a relative he began to live in the slum of Sarder-er-Tek with his family for survival.

Family life

In Dhaka Abdul Gafur along with his wife started a business of vegetable seller and as his three sons were able-bodied men, they also began pulling rickshaw. When he became a bit solvent financially, he arranged marriages for his five sons and two daughters. Though his family is large, they are living in perfect harmony. As his daughters live in nearby Sarder-er-Tek slum, they visit their parents and brothers every now and then. Each of his sons has one or two issues. Though all of them live separately, they look after their parents and meet Gafur's expenses. There is no animosity among his children. They all are cordial to one another. Though Gafur's children are married, they have not accepted any method of family planning. But they know about family planning and are conscious of it.

Family structure of Abdul Gafur is shown below :

Name	Age	Educational Qualification	Profession	Income	Relation
Abdul Gafur	55	Illiterate	Small Business	600/-	Himself
Phool Banu	45	Illiterate	Housewife		Wife
Abu Taleb	28	Illiterate	Rickshaw puller	3000/-	Son
Abu Alem	26	Illiterate	Rickshaw puller	2800/-	Son
Abu Taher	24	Illiterate	Day labour	2500/-	Son
Taslina	22	Illiterate	House wife		Daughter
Abu Nasser	20	Illiterate	Rickshaw puller	3000/-	Son
Shah Alam	18	Illiterate	Job holder	2000/-	Son
Aklina	16	Illiterate	Housewife		Daughter

Social life

Abdul Gafur was engaged in agricultural work to earn his livelihood while living in village. As he had no land property of his own, he had to cultivate others' land. So, he was in extremely poor. That was why, he failed to impart elementary education to his children. He himself is illiterate too. But in the slum, he as well as other aged people has learnt to sign and calculate under the adult literacy programme of a NGO.

In spite of his great hardship in the village, he was on good terms with his neighbours. In the slum every body holds good idea about him. He is invited in every social and cultural programme of the slum. As he is an old wise man, he plays the role of a mediator for solving rows and quarrels.

Abdul Gafur is in close contact with his relatives of slums and villages respectively. If any good dish is cooked in his house, he will send it to his relatives. His relatives also do the same. Abdul Gafur is not a member of any big institution. But he has formed a society named "Madaripur Welfare Society" in the slum. He is a life long

member of the society and deposit fifty taka per month as subscription.

Abdul Gafur is religious minded. In spite of extreme poverty, he has educated his children in local *madrashah* and he himself can read the Holy Quran. He says his prayers five times a day and participates in various religious programmes. When he gets enough money, he arranges ceremonies like *milad* and the Quran recitation.

Economic life

While living in village Abdul Gafur was in extreme poverty and he had to plough others' land. Gradually, he becomes solvent financially after starting up the business of vegetables while living in the slum of Sardar-er-Tek. When his sons begin to earn, his financial condition improves rapidly. At present though Gafur's sons begin to live separately, they help their parents financially. Besides, Abdul Gafur earns monthly one thousand taka from his business along with house rent.

Abdul Gafur and his children are fairly well off now. They can meet their basic needs with their income. Though they can not afford to buy clothes for both the *Eids*, they buy new clothes at least in the *Eid-ul-fitar*. Each of his family members has at least three sets of clothes. Gafur's family is also very cautious about their food habit. Everyday they take bread and fried vegetables as breakfast and in lunch and dinner they take rice, vegetables, fish, pulse etc. But they take meat at least once in a week. Though he lives a bit lavishly he is not in debt. Moreover, he and his family members have their own savings.

Recreation

There is a tape recorder in Abdul Gafur's shop. With this recorder their recreational needs are fulfilled. Besides, in the house of Gafur's elder son there is a 17" black & white TV. They enjoy various satellite channels as there is the facility of dish antenna in the slum. Besides, Gafur's sons spend their time in playing cards and ludu. But as Gafur is a religious minded person, he listens to religious speech. Besides, he enjoys music and songs like "*Jaari and Pala*."

Health and sanitation

Slum dwellers suffer from various diseases all the year round because of the scarcity of pure drinking water, poor sewerage system and above all unhygienic atmosphere. Abdul Gafur and his family members usually visit the nearby Government Hospital for treatment. Sometimes, they follow the advice of quacks living in the same slum with them.

Abdul Gafur and his family members get pure water from tube-well and water supplied by the WASA. Besides, they are compelled to use dirty water of pond and ditch for other purposes. Fourteen families use a shallow tube-well and a *kutchha* latrine.

Most of the slum dwellers suffer from malnutrition. But as Gafur's family is conscious, they take vegetables regularly. That is why, his family members are healthy and free from diseases caused by malnutrition. But among others, child blindness and the rate of infant mortality are much higher due to the lack of proper treatment of the diseases caused by malnutrition.

Problems they encounter

At present, though Abdul Gafur is financially solvent, he faces various problems in the slum. They suffer a plethora of diseases owing to living in a congested and suffocating environment. In slum brawl and quarrel is a common phenomenon as there live people from various districts leading them to conflict of ideas. That is why, sometimes he feels like a fish out of water in the slum.

There is a group of dishonest traders dealing in illegal drugs in the slum. Besides, in the slum various unsocial activities including gambling go on smoothly that make Abdul Gafur feel uneasy. In the slum problems of gas, electricity and pure drinking water are acute. In the slum there is no legal connection of electricity. Slum dwellers take the connection of electricity illegally. That is why, sometimes they have to go without electricity for six to seven days at a stretch. There is no supply of pure drinking water in the slum. After every two days WASA supplies drinking water to the slum dwellers. But they have to depend on ditch water for cooking and washing. That is why, slum dwellers suffer from various diseases all the year round.

Political view

Abdul Gafur is not much aware of politics. Neither he nor his family members are involved in politics actively. But he prefers the ruling Government most. When the Government takes measures to eradicate slums, he becomes somewhat angry with the government. He would support the eradication programme if they were rehabilitated properly.

Abdul Gafur is very cautious about casting vote. Though he is very old, he casts his vote and encourages the rest of his family

members to cast their votes. Abdul Gafur does not like *hartal* and terrorism. He thinks that those who call *hartal* are the enemy of people and country.

Abdul Gafur gets various political news and decisions from either radio or other people. He never discusses politics in a family gathering. But he wishes that the country should be led to peace and prosperity.

It appears from the above case studies that the slum life is the scenario of some helpless, poor people struggling with life at every moment. This scenario is the general characteristic of slum community. The life history and the problems of the respondents have been recorded selecting their cases objectively. Actually slums are the aggregation of some poor people and this life is quite undesirable to them. In the post modern society this sort of life can not be imagined. If we analyze these case studies, we shall come to know : (a) Slum dwellers are poor class in urban areas; (b) Slum dwellers always change their occupations; (c) They have a social life which is really phenomenal; (d) They come across various problems and they like to get rid of these problems.

Chapter TEN

Conclusions

The present study has been conducted on various aspects of slum life. The slum dwellers of Sarder-er-Tek at Agargaon area in Dhaka City are confronted with numerous socio-economic and psychological problems primarily caused by unhealthy housing, lack of social security, low income, lack of health, educational and recreational opportunities.

The above problems cast a very negative effect upon the life of slum dwellers. Above all, this situation affects badly on the development of national life. The environment of urban life is going from bad to worse due to excessive increase of the number of slum dwellers in the Dhaka City. In search of a dependable finding on the every day life of the slum dwellers and to analyze them properly, this research seems to be significant.

The study provides some basic information for the well-being of the slum dwellers. In view of the needs and problems, measures should be taken to overcome for the interest of national development. The daily life of the slum dwellers are different from that of other people in the country, this study findings show. As a researcher, it could be suggested that such research activities need to be conducted for the greater interest of slum population as well as for social and national advancement in the perspective of urban development.

The study is basically designed to present a complete picture of life of the slum dwellers through keen observation, interviewing and case study. A total of ten chapters have been prepared for presenting the issues stated above. A bulk of 510 families are there in the slum.

Considering 25 per cent of those families as sample 128 families were selected for the present study.

It has taken more than four years to complete the research work. During this long time the life style of the slum dwellers has closely been observed. As both micro and macro systems have been adopted in collecting data. We are successful in restoring the actual state of the slum dwellers depicting the general characteristics of the slum life in Bangladesh.

This concluding chapter summarizes the major findings of the study. Herein also discussion took place on the implications of its major findings for policy measures and development planning in Bangladesh.

10.1 Major Findings of the Study

The major findings of the study have been stated here in brief. On the basis of the findings drawn by means of survey mainly a general idea about slum situation can be developed. The overall findings of the study may, however, be summarized as follows :

1. Settlement and Housing Pattern

- 1.1 The study substantially reveals that the slum dwellers have been living in their own vicinity for 12.07 years on an average. However, one fourth of the dwellers are found to have paid residence below five years. A vast majority of the respondents (62.5%) are relatively permanent residents from the beginning of the slum under study and the remaining have prior experience of living in other slum or slums but the fact and

theme altogether new. 'The average length of residence here at Sarder-er-Tek is almost five years.' The majority of the respondents are found to live in tin-shed houses with brick built-wall or bamboo made wall with muddy floor.'

- 1.2 In 71.90 per cent cases each household has only one room. Over 50 per cent of the respondents are found to be the owner of their dwellings (53.9 %) and the rest are rentees. The average size of the respondents' house is about 44 square feet. On an average, about 5 persons are found to live in each house or a room. Among the owners (of houses) a section (33.33%) rent out their house or rooms; and on this account they are found to earn Tk. 893 monthly.
- 1.3 'The respondents were found to have migrated to Dhaka city from their respective rural places 17 (16.75) years ago on age average.' They have migrated from about 48 districts of the country. Most of them came from Madaripur (13.33%), B.Barua (13.14%). Barisal (11.18%) and Comilla (11.18%) followed by Bhola (4.9%), Mymensingh (4.5%), Faridpur (4.5%), Pirojpur (3.92%), Dhaka (2.74%), Noakhali (1.96%), Shariatpur (1.96%), Narsingdhi (1.57%), Jamalpur (1.37%), Sherpur (1.76%), Bagherhat (1.37%) and Manikgonj (1.37%). The rest (17.88%) came from 31 districts. The heterogeneity in respect of residential origin of the migrants is in many cases higher than that of migrants in any other slum in the city, as found in other studies so far. Fifty per cent of the respondents first came alone, and in other cases came with family members, sometimes with relatives. The number of family members accompanied the respondents in the first attempt is about 5. More than 41 per cent respondents claim to have had their relatives in Dhaka city before they moved for. Both pull and

push factors as usually understood to be important have largely contributed to the migration of these rural people to Dhaka city as findings indicate. Often two the role of pull factors seem to be more significant. Among the pull factors, availability of employment opportunities, shop keeping, selling labour etc. are major ones. Most of the respondents (81.25%) came to the City on their own initiatives, under no influence of any quarter. After coming to the city a majority of population (54.69 %) took shelter in a rented room in slums and a good number of them took shelter in the relatives, or in the known persons' residence in the city.

2. Social and Economic Life

- 2.1 The respondents are found to be engaged in variety of occupations that include small trade, rickshaw-pulling, vegetable selling, garments works, taxi driving and so on. In rural areas most of them are involved in agriculture, cart pulling, farming, and other activities demanding physical labour before their migration. The available data indicate that they have been engaged in present occupations for about 12 years on an average. But it has been understood that most of the respondents have no occupational training.
- 2.2 Only more than 41 per cent family members of the respondents are found to be involved in income generating activities and most of them are girls. The girls in majority cases are garments workers, and the other male persons are rickshaw pullers, small traders, automobile workshop mechanics and so on. The female spouses and girl children as hinted above are mostly found involved in garments work.

- 2.3 It has already been mentioned that the present slum for a good number of respondents 37% is the second or third residential place. They are, as reported, found to have changed slums due to slum eviction, unhygienic environment, increase of house rent, living with relatives and others.
- 2.4 Most of the respondents (81.25 %) report that they visit the their permanent residence in rural areas on the occasions like *Eid* festival, parents' death anniversary, marriage ceremony of kith and kin and religious festivals. Of course, the *Eid* festival is the principal one.
- 2.5 About 87 per cent of the male family members above 18 years are employed in different jobs and others are totally unemployed.⁴ It is found that on an average about 2 persons in each family are engaged in income generating activities and about 60 per cent of them earn within the range of Tk. 500/- to Tk. 2500/-.⁵ The respondents', as reported, used to spend income for purchase of food, clothes and medicine.⁶ On an average calculation, it is found that the monthly income and expenditure of the respondents are Tk. 2037.29/- and Tk. 1558/- respectively.⁷ It evidently discloses that the income is higher than the expenditure. This is due to the fact that the personal income of family members are mainly counted here; but the personal expenditure of family members is not taken into account. Outside the family expenditure the other earning members have individual expenses. But this amount of personal expenses, in most cases, are not counted.
- 2.6 Usually the respondents as the data say, take meals three times a day i.e. in the morning, at noon and at night. The menu includes rice, bread, curry, pulse, fish/meat and others. Though they are found to take food regularly, its quantity and

quality are not adequate. Very few respondents take refecton in the afternoon .

- 2.7 The slum-dwelling respondents are seen to wear both new and old clothes. On an average, each person usually wears 4 sets of clothes; of which about 2 (1.78) are new and more than 2 are old (2.8%). Of them, old clothes are used in large number. The respondents' family members change their dress only after bath. In 17.97 per cent cases persons pass more than a day wearing only one set of dress and 9.38 per cent persons are found to wear torn clothes. This bears a testimony to their poverty condition in which they live.
- 2.8 The respondents are found to have tendency to take loans available from different sources for increasing their income and making a capital. About 41 per cent take such loans. The major sources of loan as evident from the study are BRAC (20.63%), Proshika (44.44 %); ASA (4.76%); Unregistered Co-operative Society (1.59%) and Individual (15.09 %). They take loans for starting small business, rickshaw purchase, self employment activities, purchase of household utensils, purchase of cattle and so on. Loans are, however, taken on short term basis. Most of them take loans for 1-2 years and their average tenure for loan repayment is 2.29 years. About 53 (52.83) per cent of the borrowers refund their debts and in the case of the rest the situation is otherwise. The loan defaulters (47%) are found to spend loans for the maintenance of family and subsequently incurred loss in pursuits for which loans are taken. As a natural consequence, they miserably fail to repay their debts. More than half of the respondents are found to hold positive opinions about the relationship between commercial loan and income. According to them it brings

progress in business, helps the family for more income, creates opportunities for self-employment and ensures a satisfactory standard of living.

- 2.9 The majority of respondents confess the existence of illegal business in slum community. Among the illegal trades, drug-selling, trafficking of women and children, prostitution and juvenile delinquency are notable. Besides these illegal business pursuits, they mention some social problems like toll collection, rape, familial conflicts, disturbance by the hoodlums, gambling, drinking, and the curse of dowry. To them toll collection, drug addiction, familial conflicts, disturbance by the hoodlums and dowry problem are major ones. A few of the respondents, however, deny the charge of involvement of their own family members in such illegal activities.

3. Family, Marriage and Kinship

- 3.1 Two types of family are found prevalent - single family and joint family. An overwhelming majority (77.34 per cent) of the respondents come from single families and the rest from joint family system. The average family size is about 5 and the present average age is more than 21 years. It indicates an optimum family size and moderately senior members are majority in number. The interpersonal relationship of family members is found satisfactory. Most of them are on good terms with one another and very few of them are reverse in relation to others.

- 3.2 'Marital status of the family is as follows: (a) About 67 per cent is married; about 31 per cent is unmarried, about 1 per cent is separated and more than 1 per cent is widows. The average age of marriage is 19 years and above.' It, however, indicates the tendency of early marriage among the slum dwellers. (b) The average duration of the respondents conjugal life is 19 years. In more than fifty per cent cases the duration of conjugal life is in between 5-20 years. Most of the respondents (92.98%) are satisfied with their conjugal life and only a few number of them (7.03%) are dissatisfied with their conjugal life. The average age of the male respondents at the time of marriage is little more than 23 (23.36) years and that of the female counterparts respondents is 15.08 years. (c) In 66.41 per cent cases of the respondents marriage took place at their village home, in 26.56 per cent situations at slum community and in the case of the remaining ones marriage took place at Kazi office and other places. In most cases marriages (69.53%) are contracted at the will of their respective family members and in the case of one third (30.47%) respondents, marriages are solemnized of their own accord. (d) A great majority of the respondents (96.09 %) are living with their first husband or wife and about 4 per cent respondents (3.91%) get married for the second time.
- 3.3 The respondents are found to receive co-operation in various forms from close relatives in respect of financial help, help for solution of familial problems, help for medical treatment, help for study of children and help for employment. The nature of co-operation is, however, mutual.
- 3.4 The relationship between the respondents and their neighbours is satisfactory. In few cases, it is bitter. It is

noticeable that in the case of 39.06 per cent respondents the relationship is considered to be moderately good (combination of friendly and hostile behaviour towards each other). More than fifty per cent of the respondents confess that they quarrel with their neighbours occasionally. The major issues of conflict are primarily misbehaviour of children; children's sports activities, financial transaction and contentious behaviour of the family members. They however, settle the contention by means of self-initiatives, initiatives by both parties or interference of a third party.

- 3.5 Conflicts often lead to familial disorganization. In this regard, in about 9 (8.59) per cent cases the respondents report that there are cases of divorce women (being the victim) in their families. Family conflicts/conjugal conflicts, wives' disliking their husbands, husbands' irrational behaviour towards wife, husband's second marriage, claim of dowry by husband and physical torture on wife by husbands account for such divorce. A good section (84%) of the respondents have confessed their deliberate involvement in conflicts with their family members. According to their opinions, conflicts primely occur between husband and wife (60%), brother and sister (4.69%), father and son (13.28%) mother and daughter (2.34 %), father and daughter (2.34%), mother and son (1.56%). Such conflicts instigate them to hit one another or lead to them face to face altercation, to hand to hand fight and avoiding each other and leaving home. Such conflicts between the family members occur now and then in almost all the families. Only in a few families it is a rare incident which comes after long interval or once or twice in a year.

3.6 Several arrangements like sports competition, cultural functions, playground facilities, *milad-mahfil*, cinema shows, video-games etc. serve the slum community as recreation. In the familial atmosphere, books, magazines, T.V, radio, transistor-cum-tape recorder, sports material for children, playing cards, ludu, cinema shows, prayers, birthday festivals also serve, in many cases, the recreational purpose for the family members. The children particularly, the younger ones belonging to respondents' families are used to amuse themselves through playing on the road or road side, raising hue and cry on the road or lane, playing in house, enjoying T.V, bathing in the dirty ditch, playing video games, visiting cinema halls, playing carom board and others. Some of the facilities are, however, available on hire. The said recreational media often have some bad effects on the upbringing of children. More than 50 per cent of the respondents reportedly confess the involvement of their children in criminal activities through undergoing recreational measures. The children, as reported, on a large scale mainly get addicted to smoking, telling lies, vexing girls, pilfering, truancy, drug-abuse, delinquency watching blue films in VCR, exploding crackers, and so on.

4. Health and Sanitation

4.1 Tube-well is the main source of drinking and bathing water of the respondents and other sources as evident from the study include ponds (only for bathing and washing) and tap water for money. Most of the respondents (94.53%) are found to drink unboiled water. They are often found to suffer from several diseases like diarrhoea, dysentery, jaundice,

stomachache, fever and so on due to drinking unboiled and unsafe water.

- 4.2 The families use two types of toilets, such as, sanitary and *kutchra*. A total of 46.9 per cent respondents use sanitary latrine and the rest of them do *kutchra* latrine. But the tremendous thing is that each toilet is assigned for more than one family and that is on an average a sizable number by families are found to use a toilet.
- 4.3 Civic utility services like electricity, gas, sewerage, and drainage, and basic human needs like school and health centres are hardly available to the slum dwellers. About 88 (87.5) per cent of the respondents get electric facility on very irregular basis and all time about for 10 per cent cases. But no family gets gas facility. A section of 35 (35.16) per cent of respondents do not get sewerage and drainage facilities. Families in 63.18 cases are found to manage this facility in cooperation with other families and 2.30 per cent do it individually. Three fourths of the respondents' families are blessed with educational facility within the slum boundary and one tenth is required to go outside the slum for this purpose. A total of 36.72 per cent respondents' families do not get any health care facilities. Only in 15.63 per cent cases health services from government are available and about in 41.41 per cent situations those are made available from Non Government or private organizations.
- 4.4 The respondents reported that they suffered from the following diseases Viz. cold and cough, fever, diarrhoea, typhoid, jaundice, tuberculosis, measles, malaria, dysentery and so on during last one year. Majority of them are found to have suffered from fever, cold and cough and diarrhoea. As regards

treatment facilities available to them, it is understood that they visit Government and Non-Government hospitals, doctors' chambers, homeopathic practitioners, *kabiraj* and *fakir* or *huzoors* and others.

- 4.5 'More than fifty per cent of children under 5 years avail themselves of the opportunity of vaccination against six diseases.' It is reported that most of the children have completed the full course of vaccination and one fifth of the respondents has completed the vaccination course of their children partially. Only a few families miss the opportunity (5.47%). Children of the same age are also taken under the vitamin 'A' programme. In this regard, a total of about 77 per cent of the respondents report that children of their families have been given vitamin 'A', and the case for the rest is reverse.
- 4.6 'A considerable number of couples (55.47%) are found to follow family planning methods.' The rest do not accept family planning methods for the lack of consciousness, unwillingness, old-age, fear of side effect, unaware of using procedures, expecting child, widowhood, religious barriers and so on! On the other hand, the users are found to follow the methods, such as, pills, condoms, injection, IUD and ligation. Regarding sources it is learnt that they receive these methods from Government field workers, NGOs' field workers, buying from shops, clinics and hospitals.
- 4.7 Incident of death is an important matter in slum area due to its nationally prevalent rate. Nine out of 128 respondents report the incident of death of their family members during last one year. This number of death is more than one per cent of the total family members. They (dead ones) mainly died of

pox, malaria, dysentery, murder, diarrhoea, and old age. Children constitute more than fifty per cent of the dead persons. The causes of child-death, as reported, are pox, malaria, dysentery and diarrhoea in particular. On the other hand, the adult ones are reported to have died due to old-age and murder.

5. Attitudes towards Politics and Religion

- 5.1 More or less every respondent is found to perform religious duties and practices. About one fourth of them says their prayers regularly; more than fifty per cent are irregular in saying their prayers about one fifth attends *Jumma* congregation on Friday. But all irrespective of age attend *Eid* prayers. Almost all of the respondents are found to think that religious duties are helpful to augment morality. They are found to preach that religious activities which may prevent them from doing misdeeds, teach them to respect others, develop a sense of responsibility, encourage to do honest deeds due to the fear of punishment in the next world and make them to be respectful towards the right of others.
- 5.2 A few of the respondents (6%) are found to observe marriage day and birthday. On the occasion of such family festivals they arrange for rich repast present flowers to wives and *sharee* and go for outing. Birthdays of children are also observed by the respondents' family members. For celebration of such days they cut cakes, arrange *milad-mahfils* and take rich diet. Besides the celebration of these days, they are not left behind in arranging religious festivals, such as, *milad mahfil*, *iftar*, reciting the Holy Quran and *kalema*, and the *Eids*.

- 5.3 The slum-dwellers are found conscious of politics and exercising political rights: (a) Most of the respondents (86.72 %) are voters and of them about 95 per cent exercise their right of franchise in the last general election in 1996. Besides voting, they also pass time by discussing political issues and situations of the country at home. But it is also reported that the majority of the respondents would avoid such discussions in a domestic atmosphere in apprehension of any undesirable happenings; (b) They also think that politics can help establish the rights of people, mobilize public opinions, criticize government and improve understanding of law and order situation. At the same time, they admit that politics gives birth to chaos, encourages terrorism and frequent *hartal* and causes institutional damage and financial loss; (c) Most of the respondents are found to hold better knowledge of *hartal* culture and unstable political situation of the country. They also assert their dissatisfaction saying that the ruling party, the opposition party, local terrorists and external powers are responsible for *hartal* and political instability. According to many of them political instability adds fuel to terrorism, murder, conflict between the activists is of different political parties, juvenile delinquency and unrest among the young generation; (d) Most of them are found to possess ample knowledge about the past and present of political parties including ruling one. They think that competent candidates, should be honest and pious or a terrorist leader or rich and influential leaders of a major political party, sympathetic towards the slum dwellers, their spokesmen, partner of well and woes of the poor and really patriotic; (e) A few respondents do not cast their vote in the last Municipal Corporation Elections (1994) due to some reasons, such as, they are not

voters and resident in City Corporation during elections they were in the village, time constraint, feeling no urge for casting votes and one's vote cast beforehand by another; (f) One fourth of the respondents' family members participates in political discussions in their family life. The subject matter of their discussion is to praise, or condemn the activities of the Government and the opposition party/parties. On the contrary, about 66 per cent the respondents' families do not hold any political discussion at home because of their disliking to politics, lack of interest in politics among the family members and the supporters of more than one party in the family. So, the respondents expect fair and stable politics, politics designed to serve the poor and the destitute, anti-*hartal* politics, anti-terrorism politics, logical politics and religion based politics.

- 5.4 ¹The slum dwellers are found satisfied with their present living conditions in the slum. Due to this, they want to stay in the slum for a long time. A total of about 22 (21.78%) per cent respondents would like to keep on living for a period from 1 to 10 years, and about 78 per cent want to stay here forever.² The respondents are also interested in developing the present slum conditions for better living. They suggest some measures, like creation of employment opportunity, expansion of educational institutions, water supply, electric supply, improvement of medicare facilities, gas-supply, infrastructural development, improvement of social environment and stability in law and order situation. The respondents' view is related to the development of the slum community in general. In this connection, they advocate for the need of land, accommodation, employment opportunity, credit facilities, financial grants and so on. All respondents would like to be

rehabilitated by the programs announced by the Government (at the time of data collection in October, 1999). They come to know of the rehabilitation programs of the government through media like radio, T.V., neighbours, friends and community leaders of slums.

- 5.5 The slum dwellers are confronted with various socio-economic problems. Their living and other criteria speak of the underdeveloped situation and need to be changed. The present study can provide some important information for the well-being of the slum dwellers. In view of the needs and problems, measures should be taken to overcome the for the interest of the national development. Our study findings show that the daily life of the slum dwellers are different from that of other people in the country.

10.2 Future Research Needs

Slum dwellers can be found throughout the world. Though they can be found in both poor and rich countries, in rich countries underprivileged people in terms of other countries are called slum dwellers. At present technology has reached its' highest peak. Slum dwellers are left behind the rest of the people mostly as they are deprived of modern technology. Few research works have been conducted on them.

My research entitled "A study of a slum in Dhaka" has been completed focusing on the day to day life of the slum dwellers. It has many limitations. More researches can be conducted in the light of these limitations.

The problems of slum dwellers belonging to different income categories having different educational and occupational background, are related to women violence, family breakdown, family disorganization, drug addition. Separate study should be conducted on each subject.

At present general people think that slums are the hot beds of crimes and slum dwellers are not social. To change this present outlook more studies are needed, especially, on their social life, recreational systems and cultural activities.

Action research is needed on slum dwellers. Their fundamental problems are very acute. These problems are want of food, treatment, housing and clothing. Both in government and non government levels in-depth researches are much needed to solve these problems.

At present slum dwellers are enjoying the blessings of modern technologies like electricity, radio, television etc. Certainly not everybody enjoys these facilities. Whether these media's have any impact on their life or not it can be comprehended and assessed through proper study.

In slums there are many problems women have to under go. Women trafficking, prostitution, divorce, early marriage, dowry and oppression on women are much-talked problems. Separate study is needed on each of these problems so that setbacks which are common on the empowerment of women can be found. Role of various voluntary organizations in women affairs can be included to this study. Besides this, separate researches can be conducted on children affairs like child labour, children's fear of school, infant mortality, their diseases etc. These researches should be more analytical.

In the slum various social welfare organizations are rendering services. These organizations are working on health, education and women empowerment. They are disbursing loan on easy terms to make women self employed. So an impact study is needed on various development projects of the slum dwellers.

An intensive study can be conducted on the increased population of all the slums of Dhaka City and on their expenses to lead life so that we may know their rate of birth, causes of increased rate of birth, and their cause of poverty. If all the slums remain as they are now, our next generation and environment of urban society will be endangered.

To rehabilitate the slum dwellers properly feasible study is much needed. And the main objective of this study should be not to identify problems but to show way out to include these poor people in development programmes.

10.3 Policy Recommendations

The slum dwellers physically occupy most of the areas in the City of Dhaka and becomes an integral part of the urban economy. Urban living is ecologically different, costly in respect of economy as social adjustment, large scale living of slum people. As a result, the urban areas have experienced changes in its normal characteristics.

The slum life is of different nature and categories. In our study, the characteristics of the above mentioned are brought into light. In Bangladesh context the poor people cannot survive in their rural areas and migrate to the urban life that is the shelter of the squatters. In the slum life the people cannot be satisfied due to many reasons like lack of civic services and basic needs. It is found from a

good number of studies that they live mostly below the poverty level. In our country, we can not try to properly overcome the conditions. The government and some NGOs have initiated some programmes but it is little beneficial to slum dwellers. Experience in Asian Cities suggests that service extension affordable by the poor is workable only when there is a large element of self help and local maintenance involved. For example, studies in Sri Lanka, (Fernando et al, 1987) document significant upgrading of water, sanitary and solid waste collection services because of high involvement of people in the decisions regarding the standards and locations of services. In Bangladesh contexts the slum development programmes are only the office based but not in field. Now, some initiatives have been taken, but those are limited. The situation demands a huge services and effective efforts. The slum dwellers confront numerous socio-economic and psychological problems like unhealthy housing, lack of social security, illiteracy, early marriage and also the lack of recreational facilities. In view of the needs and programs for the slum dwellers as well as its impact on the overall development of the country, it is needed to overcome the problems for the interest of national development.

On the basis of findings of the study the following recommendations can be made:

- (1) Rural areas of Bangladesh are mostly underdeveloped and most of the people live below the poverty line for many reasons. In this background they move to urban areas for bread earning. If the rural people in such circumstances, could be provided with the employment in their respective areas, by creating opportunities, particularly on self help basis the rural poverty would have been reduced to a satisfactory extent and their movement towards cities could be minimum.

Thus consequent upon this slum people in the city would not increase as it is now.

- (2) Along with the increase of literacy rate(s) among the adults and the children there should be skill development training on various trades and occupations. The Government initiatives need to be geared up to that level. For more fronts are required to cater to the needs of lower class population particularly in rural Bangladesh.
- (3) In most cases the slum dwellers are day labourers and lower class employees. Above all, all of them are unskilled. As a result, their income is very low. With this low income they cannot maintain families. In this regard, new schemes may be introduced for helping them earn extra income together with the streamlines of the available means whatever the Government has its own.
- (4) Small credit at no or low interest is considered to be an important strategy to continue their efforts for the alleviation of poverty. So, the government, NGOs and other financial institutions should provide the slum dwellers with the micro-credit facilities on easy terms and conditions. It is an important strategy to uplift their socio-economic condition. Micro-credit will facilitate them to start or restart business and self-employment activities.
- (5) Housing development scheme may be taken for rehabilitation for certain section of the poor people against payment by small installments. It may help reduce the problem ugly slum expansion and shelterlessness.
- (6) Recreation facilities are quitted needed for slum dwellers. Because, they are neglected portion of the urban population.

The recreational facilities might include enjoying video cassettes, TV films, cinema shows, park and sports for the children (both indoor and outdoor). Birth or marriage day observation, as have found in practice refresh the slum dwellers and ensure a close social contact.

- (7) There is an urgent need for overall improvement in the health situation of the slum dwellers. Primary health care services should be made more easily accessible to them. Special health services should be rendered for the infant and pregnant mothers. Vaccination and family planning services should also be made available for the slum communities. To reduce malnutrition, nutrition, education should be imparted to the slum community people particularly the mothers.
- (8) Public Health Services should also be geared up. The role of NGOs and Government is essential to expedite this goal. Public Health Engineering should also come up with services for supplying latrines, tube-wells. These services can be taken in co-ordination with NGOs. Special motivation programmes may be taken for cleanliness and health care for the slum people.
- (9) Social security measures should be taken up by the Government in the cases of premature death, accidents or disabilities in case of the members of slum population. Measures should also be taken in cases of divorce and separation to protect the victim women from becoming destitute. Women in most cases do not get deserving salary, compensation, against contingencies, desired maternity benefits in their working place. In such circumstances, the appropriate legislation should be formulated and existing ones should properly be implemented. Measures should also be

taken to enforce laws relating to early marriage, marriage registration, divorce, dowry etc.

- (10) The women are involved mostly in income generating sectors for survival. They face some familial, social and occupational problems which are attributable to mismanagements in household work, breast feeding and child care. Of the occupational problems hard labour, unsatisfactory working environment, unsatisfactory salary, lack of skill, undue influence of boss etc. are important. So, particular attention should be paid to the needs of working women, it is necessary to introduce day care centre(s) to protect their children from neglect, aberration and abduction.

In fine, it can be said that slum as neglected communities are sprawling through out city areas. Number of people living in slums is not negligible, and vast majority of them have been settled almost permanently in the city; Though from economic viewpoint, they are absolute poor, in social aspects they are interested to welcome new ideas, new technologies and new way of life through rehabilitation and urban social integration. In conclusive assessments about the slum dwellers, it has been said, "The people of slum community are largely habituated to low earning. They extremely suffer from lack of normal civic facilities in addition to the complexities of various social and residential problems impeding at all levels the usual course of human life."

Appendices

GLOSSARY

ADB	=	Asian Development Bank.
ASA	=	Association for Social Advancement.
Aya	=	Female domestic servant.
<i>Baby Taxi</i>	=	Three wheel auto taxi.
<i>Bastee</i>	=	Slum / Squatter.
BBS	=	Bangladesh Bureau of Statistics.
BIDS	=	Bangladesh Institute of Development Studies.
BRAC	=	Bangladesh Rural Advancement Committee.
CBR	=	Crude Birth Rate.
CDR	=	Crude Death Rate.
CUS	=	Centre for Urban Studies.
Dhulai Khal	=	A canal is the old part of Dhaka City. Now it does not exist as so; the whole area is transformed into a business place of motor parts.
DMC	=	Dhaka Municipal Corporation.
ESCAP	=	Economic and Social Commission for Asia and Pacific.
FFYP	=	Fifth Five Year Plan.
GOB	=	Government of Bangladesh.
<i>Hartal</i>	=	A political program which creates a deadlock in public life.
ICDDRDB	=	International Centre for Diarrhoeal Disease Research, Bangladesh.
<i>Iftar</i>	=	Breaking the kept fast.
IMR	=	Infant Mortality Rate.
<i>Jhupri</i>	=	Shack.
C. Cal	=	Kilo Calories.
Kg	=	Kilograms.
<i>Kabiraj</i>	=	Persons treating patients with harbal medicines.
<i>Kutchra</i>	=	Houses build with bamboo, mud, straw, jute sticks etc.
Taka (Tk.)	=	Monetary unit of Bangladesh (US\$ 1 = Tk. 55.50 during 2000 approximately).
MCH	=	Maternal Child Health Care.
<i>Milad</i>	=	Occasion of Muslim prayer.
Muslim <i>Bihari</i>	=	A section of Muslim population coming from the Bihar state under present India.
NGO	=	Non-government Organization.
<i>Pathakali</i>	=	A child roaming aimlessly in the street.
PHC	=	Primary Health Care.
<i>Probin</i>	=	The Bangla term of the aged person.
<i>Pucca</i>	=	Brick built house.
RAJUK	=	Rajdhani Unnayan Kartripakya.
<i>Rickshaw</i>	=	Tricycle paddled by man carrying passengers or goods.
<i>Tempo</i>	=	Three wheel motor vehicle is carrying 10-12 passengers.
TFR	=	Total Fertility Rate.
UCEP	=	Underprivileged Children's Educational Programme.
UN	=	United Nations.
UNDP	=	United Nations Development Programme.
UNICEF	=	United Nations Children's Emergency Fund.
<i>Vihar</i>	=	The Buddhist temple.
WASA	=	Water Supply and Sewerage Authority.
WHO	=	World Health Organization.
World Bank	=	An international financial institution.

A Study of a Slum in Dhaka City
Institute of Social Welfare and Research, University of Dhaka.
 (Collected information will only be used for Ph.D. purpose and secrecy will
 be maintained)

Name of the slum : Sarder-er-tek, Agargaon, Dhaka

A. Information relating to slum and its structure and demographic condition of the dwellers

01. Name of the respondent :
02. How long have you been in this slum ?
☐ months ☐ years
03. Had you been any other slum ? ☐ Yes ☐ No
 If yes, could you please mention the number of slums and periods you
 had stayed ?
☐ 1st slum ☐ Periods
☐ 2nd slum ☐ Periods
☐ 3rd slum ☐ Periods
☐ 4th slum ☐ Periods
04. What is the type of your hut ?
☐ Brick-built
☐ Tin-shed with brick built wall and floor
☐ Bamboo-shed with muddy wall
☐ Tin shed with brick built wall and muddy floor
☐ Polythene shed with bamboo- made wall
☐ Others (Please specify)
05. How many rooms do you have in your hut?
☐ One ☐ Two ☐ Three ☐ Four
06. Could you please mention the area of your hut?
☐ (square feet)
07. Could you please mention the ownership pattern of your hut ?
☐ Owner ☐ Rentee
☐ Only land lease ☐ Others
08. Who is the owner of the land in which your hut is situated?
☐ Govt. (Khasland) ☐ Any organization (specify)
☐ Individual ☐ Others
09. How many members of your family live in a room?
 Persons
10. If owner, have you let any room on rent?
☐ Yes ☐ No
 If yes could you please mention the number of rooms and amount of
 money you yet ?
☐ rooms ☐ Tk per rooms
☐ Total Tk.

B. Information regarding socio-economic conditions of the slum dwellers

01. How long ago did you come to Dhaka? ☐ Years ☐ Months
02. Who did come with you ?
☐ None ☐ Wife and other family members
☐ persons ☐ Relatives
☐ persons
03. Did any of your close relatives come to Dhaka prior to your coming?
☐ No relatives ☐ Person (relatives)
04. How many of your relatives came to Dhaka during the last one year ?
☐ persons
05. Why have you come to Dhaka ?
☐ River erosion ☐ Family break down
☐ Quarrel in the village ☐ Business purpose
☐ Employment opportunity ☐ For marrying a urban girl ☐
☐ To live with the relatives ☐ To go abroad
☐ To earn more ☐ Others
06. Did you come to Dhaka with your own initiative or with other's initiative?
☐ with own initiative ☐ with others initiative
07. If with other's initiative, could you please mention your relationship with him and his occupation?
☐ Relationship ☐ Occupation
☐ Duration of living in Dhaka
08. How did you come to Dhaka ?
☐ By road ☐ By railway ☐ By water way
09. Where did you take first shelter after coming to Dhaka ?
☐ Relative's residence ☐ Known person's residence
☐ Slum ☐ Mess ☐ Railway station
☐ Launch Terminal ☐ Others
10. If you came to Dhaka alone, when did your family come to Dhaka ?
☐ Years ☐ Months
11. What is your present occupation ? ☐
12. In which occupations were you involved after coming to Dhaka ?
☐ ☐
13. In which occupation were you involved in village ?
☐ ☐
14. Are your wife and children engaged in any income generating activities?
☐ Yes ☐ No
 If yes, please mention
15. Do you think that your income has been increased after coming to Dhaka ?
☐ Yes ☐ No

16. If yes, could you please mention the quantity in percentage?
☐ 1% - 20% ☐ 20% - 40%
☐ 40% - 60% ☐ 60% - 80%
☐ 80% - 100%
 If your expenditure has been increased, please mention the quantity in percentage
17. When did you come to this slum?
☐ In A.D
18. Prior to coming here where did you live?
☐ In village ☐ In another slum in Dhaka
☐ Any where else
19. (In case of slum change) why have you changed slum?
☐ ☐
20. Do you visit your village home? ☐ Yes ☐ No
 If yes, when and why?
☐ During Eid ☐ Religions festival
☐ Death of parents ☐ Marriage of relatives
☐ Mitigating quarrel in the village ☐ To visit relative's residence
☐ Others
- C. Information relating to occupation and income of the slum dwellers :**
01. What is your present occupation?
☐ Rickshaw puller ☐ Baby taxi driver
☐ Garments worker ☐ Day labour
☐ Small business ☐ Hawker
☐ Others
02. How long have you been engaged in present occupation?
☐ years ☐ months
03. In which occupations were you engaged and why have you changed occupations
☐ Type of occupations ☐ Causes of change
 01. 01.
 02. 02.
 03. 03.
04. Have you taken training for the occupation in which you are now engaged?
☐ Yes ☐ No
 If yes, or which Trade and how many times?
☐ Trade ----- ☐ ----- Times
05. What was the occupation of your father/husband while you were in village?
☐ -----
06. Could you please give a brief description of your family members?

Serial No	Occupation	Income	Age

07. Do your family members have any competence or experience of doing any work other than the above mentioned work ?

☐ Yes ☐ No

If yes, what type of competence or experience ?

☐ ----- ☐ -----

☐ -----

08. Is any of your male family members aged 18+ years unemployed?

☐ Yes ☐ No

09. Could you please mention the sector wise expenditure of your family?

Sector	Average expenditure	Sector	Average expenditure
A. Food	-----	E. Medicare	-----
B. House rent	-----	F. Conveyance	-----C.
Dress	-----	G. Recreation	-----
D. Education	-----	H. Others	-----
	Total Expenditure	Tk.	-----

10. Could you please mention the principal sources of income of the family with corresponding income from each source ?

Monthly income

Yearly income

A. -----	-----
B. -----	-----
C. -----	-----
D. -----	-----
Total -----	Total -----

11. Please remark on the following issues.

A. How many times do you take meal a day ?

☐ Morning ☐ Noon ☐ After noon
☐ Night ☐ Others

B. What your family members eat normally in the following times (with quantity) ?

Morning	quantity	Noon	quantity
1. Rice		1. Rice	
2. Curry		2. Curry	
3. Pulse		3. Pulse	
4. Bread		4. Bread	
5. Tea/Others		5. Tea/Others	

Afternoon	Quantity	Night	Quantity
1. Biscuit		1. Rice	
2. Tea		2. Pulse	
3. Bread		3. Curry	
4. Others		4. Fish/meat	

Others	Quantity
1.	1.
2.	2.
3.	3.

C. Dress

☐ How many new and old dress do you wear ?

☐ New ----- ☐ Old -----

Could you please answer the following questions about the dress of your family members ?

- ☐ changes dress after everyday bathing
☐ passes more than one day with one dress
☐ wear torn clothes
☐ Others

12. Have you taken loan from any organization or individual?

☐ Yes ☐ No

If yes, could you please mention the name of organization or the individual and the sector where you have used your loan?

☐ Organization ----- ☐ Individual -----

Sector :

- ☐ Small business ☐ Rickshaw purchase
☐ Daughter's marriage ☐ Land purchase
☐ Income generating activities ☐ Purchase of household utensil
☐ Purchase of cattle ☐ Others

13. For how many years have you taken the loan ?

☐ ----- years.

14. Have you repaid the loan ?

☐ Yes ☐ No

If yes when ?

☐ ----- year ----- month

If not why ?

- ☐ Money has been spent for the family
☐ Another loan has been repaid
☐ Expenditure in the son or daughter's marriage ceremony
☐ Bride given for getting job ☐ Loss in the business
☐ To help another person ☐ Others

15. Do you think that credit helps to regenerate more income ?

☐ Yes ☐ No

If yes how ?

☐ ----- ☐ -----
☐ ----- ☐ -----

D. Information relating to family marriage and kith and kin

1. What type of your family is ?

☐ Single ☐ Joint ☐ Nuclear

2. Could you please mention the marital status of your family members ?

Serial No	Name	Present Age	Age during marriage	Marital status	Year of marriage

3. How long is your conjugal life ?
☐ ----- Years
 How is your conjugal life ?
☐ Very good ☐ Good
☐ Moderately good ☐ Bad ☐ Very bad
4. How old were you and your wife at the time of marriage ?
☐ Your age ----- ☐ Your wife's age -----
5. Where was your marriage ceremony held ?
☐ At village home ☐ At slum
☐ At community centre ☐ At Kazi office
☐ Others
6. How did your marriage take place ?
☐ Arranged by family ☐ Affair marriage
7. Could you please mention the ranking of your present wife ?
☐ First ☐ Second ☐ Third
8. How is the relationship among your family members ?
☐ Very good ☐ Good
☐ Moderately good ☐ Bad
☐ Very bad
9. Is there any kith and kin in Dhaka ?
10. With which kith and kin you have the most intimacy ?
☐ ----- ☐ -----
11. What kind of help you normally get from them ?
☐ Financial help ☐ Help in solving familial problems
☐ Help in medical treatment ☐ Help in getting jobs
☐ Others (specify) -----
12. What kind of help do they get from you ?
☐ Financial help ☐ Help in solving familial problems
☐ Help in medical treatment ☐ Help in getting jobs
☐ Others (specify) -----
13. How is your relationship with your neighbors ?
☐ Very good ☐ Good
☐ Moderately good ☐ Less good
☐ Bad ☐ Very bad.
14. Do you have quarrel with your neighbors ?
☐ Yes ☐ No
 If yes, why ?
☐ Children's insolent behavior ☐ Children's playing
☐ Economic transaction ☐ Unexpected behavior of them girls
15. How do you mitigate conflict with the neighbors?
☐ Self initiative ☐ With the good of both sides
☐ With the interference of third party
☐ through legal measures
16. Have any female members of your family been abandoned or divorced during the stay in the slum ?
☐ Yes ☐ No
 If yes, why ?
☐ ----- ☐ -----
☐ ----- ☐ -----

17. Do you have quarrel among the family members?
☐ Yes ☐ No
 If yes, with who do the quarrel occurs?
☐ Husband – wife ☐ Sons- daughters
☐ Father – son ☐ Mother- daughter
☐ Father – daughter ☐ Mother-son
☐ Others -----
18. Could you please mention that nature of the quarrel occurred between the family member?
☐ Scuffle (hand to hand fight) ☐ face to face argument
☐ Not to speak with for several days
☐ To leave the house
☐ Others ...
19. How frequently do the quarrel between the family members occur?
☐ Everyday ☐ Few and far between
☐ After many days ☐ Twice /once a year
20. What type of recreational facilities do you have in the family?
☐ Books ☐ Journals/Newspapers
☐ TV ☐ Radio
☐ Two-in-one ☐ Sports material for the children
☐ Cards ☐ Ludu ☐ Others
21. What type of recreational facilities are available in your area?
☐ Sports competition ☐ Cultural function ☐ Playground
☐ Milad Mahfil ☐ Cinema ☐ Video games ☐ Others
22. What type of recreational do your children enjoy?
☐ Play elsewhere in the road ☐ Play in the home
☐ Watch TV ☐ Bath in the pond water
☐ Enjoy video games ☐ Enjoy cinema in the cinema hall
☐ Make a noise in the road ☐ Play
☐ Karom with money ☐ Others
23. Do you think, these recreational activities are linked to criminal tendency?
 If yes, what type of criminal activities?
☐ Smoking ☐ Stealing of flowers/fruits
☐ Drug addictions ☐ Teasing the girls
☐ Watching pornography in VCP ☐ Truancy
☐ Blasting of worker ☐ Lying
☐ Behave rudely with the superiors ☐ Others.
24. How much recreational facilities are available in the town than the rural area?
☐ To much ☐ Much
☐ Moderately much ☐ Less

E. Information relating to health, drainage and sewerage

01. What is the source of water in your slum?
 A. Drinking water : ☐ Tube-well ☐ Tape
☐ Buying ☐ From different houses ☐ Free of cost
 B. Bathing water : ☐ Tube-well ☐ From different house

02. Do all of your drink boiled water? ☐ Yes ☐ No
If no what type of problems do your family members face due to drinking of unboiled water?
☐ ☐
☐ ☐
03. What type of latrines do your family members use?
☐ Sanitary ☐ Katcha latrines
☐ Open space or drain
04. How are the civic facilities in your slum?
A. Electricity : ☐ Not available ☐ Available at often
☐ Available all the time
B. Gas : ☐ Available ☐ Not available
C. Sewerage : ☐ Available ☐ Not available
E. Medicare facilities : ☐ Available ☐ Not available
☐ Government ☐ Non-government ☐ Others (Specify
05. From what diseases did any of your family member suffer during the last one year?
☐ Cold and cough ☐ Fever ☐ Diarrhoea
☐ Pox ☐ Typhoid ☐ Jaundice
☐ T.V ☐ Measles ☐ Malaria
☐ Dysentery ☐ Others (specify)
06. Where do you go for treatment if affiliated to diseases?
☐ Govt. hospital ☐ Non-govt. hospital ☐ Chamber
☐ Homeopathic doctor ☐ Kabiraj ☐ Fakir and Hurgurs
07. Have you immunized all the six vaccine of EPI the children under five years?
☐ All the children immunized properly
☐ Partly immunized ☐ Not immunize
08. Do you use any of the family planning methods?
☐ Yes ☐ No
If Yes, which method?
☐ Pill ☐ Condom ☐ Injection
☐ I.U.U ☐ Norplant ☐ Foam
☐ Vasectomy ☐ Ligation ☐ Natural method
☐ Others
If no, why?
☐ ☐ ☐
☐ ☐ ☐
09. From where you get the family planning instruments available?
☐ Govt. field worker ☐ NGO field worker ☐ From shops
☐ From clinics ☐ From hospitals ☐ Others
10. Did any member of your family die during the last one year?
☐ Yes ☐ No
If yes, why and at what age?
Causes of death Age
☐
☐
☐

11. Please comments on the following social problems and mention whether any member of your family is involved in it.

Social problems	Opinion (less/more)	Involvement's of family members (Yes/No.)
A. Toll collection		
B. Drug addiction		
C. Rape		
D. Women prefacing		
F. Family conflict		
G. Irritation of hoodlums		
H. Gambling and drinking		
I. Dowry		
G Others		

12. Is there any illegal trade in your slums?

☐ Drug selling ☐ Women and children trafficking
☐ Prostitution ☐ Others

F. Information relating to politics and religions in the slum dwellers :

01. Please answer the following questions :

What do you do if you are Muslim?

☐ Say prayer regularly ☐ Say prayer irregularly
☐ Say prayer only as Friday ☐ Attend Eid prayer only
☐ Don not say prayer at all ☐ Others

What do you do if you are Hindu

☐ Offer religions worship regularly
☐ Offer religions worship irregularly
☐ Do not offer worship at all
☐ Only attend in big worship
☐ Others

02. Do you think that performance of religions duties develop the standard of morality?

☐ Yes ☐ No

If Yes, how?

☐ Prevention from doing misdeeds
☐ Teacher to respect others
☐ Makes responsible
☐ Encourages to do good work due to the fear of recount in the next world
☐ Teaches to give due rights of others
☐ Others

03. Do you observe marriage day or birthday ?

- ☐ Yes ☐ No

If yes, how?

- ☐ Arrangement of improved diet ☐ Giving flowers to wife
☐ Giving shares to wife ☐ Going outside
☐ Others

04. Is birthday of any member observed?

- ☐ Yes ☐ No

If yes, whose

- ☐ Children ☐ Husband-wife ☐ Others

05. What arrangements are made for the observance of birthday?

- ☐ Milad Mahfil ☐ Cutting cakes ☐ Singing
☐ Improved diet ☐ Cutting cakes and improved diet
☐ Others

06. What type of religious festivals are observed in your family?

Muslim families

- ☐ Eid festivals ☐ Milad mahfil ☐ Iftar
☐ Reading Quran ☐ Reading Kalema
☐ Others

Hindu families

- ☐ Funerals ☐ Offering worship
☐ Others (specify)....

07. Are you a voter?

If yes, did you exercise the right of franchise in the last general elections

- ☐ Yes ☐ No

08. In your view, what are the merits and demerits of politics?

Merits

Demerits

(1) Peoples rights are established	(1) Chaos
(2) Public opinion is formed	(2) Annoyance of the holiness
(3) Criticism of the govt. can be made	(3) Frequent hartals
(4) Cooperation and peace is increased	(4) Financial loss
(5) Others (specify) ...	(5) Others (specify)...

09. Do you know about hartal?

- ☐ Yes ☐ No

If yes, who are responsible for hartal?

- ☐ Ruling party ☐ Opposition party
☐ Local terrorist group ☐ External forces
☐ Others

10. What are the social problems created by political instability in our country?

- ☐ Terrorism ☐ Killing
☐ Conflict due to hartal ☐ Juvenile delinquency
☐ Youth conflict ☐ Others (specify)

11. Could you please mention the name of present ruling party and the previous ruling party?
☐ ☐
12. Did you give vote in the last city corporation election?
☐ Yes ☐ No
 If yes, what type of person, in your view, is competent?
☐ Honest and religious minded ☐ Terrorist leader
☐ Rich and influential ☐ Leader of a major political party
☐ Well communication with the slum people
☐ Handsome and eloquent speaker
☐ Partner if well and woe of the poor
☐ Patriot and good behavior
☐ Others ...
 If no, why?
☐ Your were not a voter ☐ Your were not living here
☐ Your were in village ☐ Was not time
☐ Did not fell the necessity of giving vote
☐ No candidate was competent
☐ Another person gave your vote ☐ Others
13. Do you discuss politics in the family?
☐ Yes ☐ No
 If yes, what is the subject matter?
☐ Praise the present government?
☐ condemnation of the present government
☐ Praise the programmes of the opposition party
☐ Condemnation of the programmes of the opposition party
☐ Others
14. If no, why
☐ Do not like politics
☐ The family members are pathetic to politics
☐ Supporters of more than one party
☐ Others....
15. What type of politics do you like?
☐ Stable and normal politics?
☐ Politics favorable to the welfare of the poor
☐ Anti-hartal politics
☐ Pro-liberation politics communal politics
☐ Others
16. What is the mode of satisfaction of you and your family members towards the present living conditions in slum?
☐ Much satisfied ☐ Satisfied
☐ Moderately satisfied ☐ Not satisfied at all
☐ Less satisfied
17. How long would you like to continue your life in slum
☐ 1 year ☐ 2 years ☐ 3 years
☐ 4 years ☐ 5 years ☐ 6 years
☐ 7 years ☐ 8 years ☐ 9 years
☐ 10 years ☐ Life-long

18. Will you quite slum if you are rehabilitated?

☐ Yes ☐ No

If yes, what kind of facilities you are expecting?

- ☐ Only one room
- ☐ Only a piece of homestead land
- ☐ Employment opportunity
- ☐ Credit facility
- ☐ Garments
- ☐ A room with the household utensils
- ☐ Others

19. The present government has taken measures to rehabilitate the slum dwellers, do you know about these?

☐ Yes ☐ No

If yes, how?

- ☐ Through radio/T.V
- ☐ Through neighbors
- ☐ Through friends
- ☐ Through community leader of the slum
- ☐ Others.

20. Slum is a problem in the urban areas, what will you recommend for the development of the slum?

- ☐ ☐
- ☐ ☐
- ☐ ☐

21. Remarks of the interviewer :

Signature of the interviewer and date :

References and Bibliography

Abdullah et. al. 1993

"Nutritional Dimensions of Urban Poverty in Bangladesh : A study of Rural Poor Migrants in Dhaka City", Bangladesh Urban Studies, Volume-1, Number-2, Department of Geography, University of Dhaka.

Afsar, Rita, 2000

Rural-Urban Migration in Bangladesh-Causes, Consequences and Challenges, The University Press Limited, Dhaka.

Ahmed, Sharif Uddin (edited), 1992

Dhaka-Past, Present, Future, The Asiatic Society of Bangladesh, Dhaka.

Ahmed, Dr. Sarker and Sajjad M. Jasimuddin, 1996

"Migration of Children of Dhaka City," Thought on Economics, Vol. 6, No. 1, IERB, Dhaka.

Akhter, Farida, 1985

Women in Slums : Living Conditions Opportunities, UBINIG : Dhaka.

Almond, 1956

"Comparative Political Systems", Journal of Politics, New Jersey, USA.

Arifeen Shams F, and Mahbubur AQM, 1993

A Survey of Slum in Dhaka Metropolitan Area-1991, ICDDRDB and CUS, Dhaka.

Barnes, Hary, 1931

The Slum : Its Story and Solution, Shaples Press Ltd. London, United Kingdom.

Bureau of Bangladesh Statistics (BBS), 1988

Report on the Slum Area Census, 1986, Government of Bangladesh, Dhaka.

Bureau of Bangladesh Statistics (BBS), 1989

Socio-Economic and Demographic Survey of Slum Dwellers in Dhaka, SMA 1987, Ministry of Planning, Dhaka.

Begum J. 1979

"Rural-Urban Migration : A Case Study of Poor Female Immigrates Dhaka City", Unpublished Research Report, National Science and Technology Department, Dhaka.

Begum, Najmir Nur, 1988

Pay or Purdah : Women and Income Earning in Rural Bangladesh, Palmerston North, (NZ) Massey University.

Begum, Najmir Nur, 1994

Low-Income Families of Metropolitan Dhaka, Centre for Family Services, Dhaka.

Breese, Gerald, 1969

Urbanization in Newly Developing Countries, Prentice Hall of India Private Limited, New Delhi.

Bureau of Bangladesh Statistics (BBS), 1995

Population Development & Evaluation Unit, IMF-Division Ministry of Planning, GOB, Dhaka.

Choguill, C. 1987

"New Communities or Urban Squatters: Lessons from the Plan that Failed in Dhaka," Bangladesh, Plenum Publishing, New York, U.S.A.

Clinard, Marshall B. 1966

Slums and Community Development, The Free Press, New York, USA.

Cohen, Nathan Edward, 1958

Group Dynamics - Research and Theory, Tavistock Publications, London, United Kingdom.

Cousins, William, J. and Goyder Catherine, 1979

Changing Slum Communities, Indian Social Institute, New Delhi.

Centre for Urban Studies (CUS), 1979

The Urban Poor in Bangladesh, Department of Geography, University of Dhaka.

Centre for Urban Studies (CUS), 1978

Rural Urban Migration in Bangladesh (Unpublished Report), Dhaka, Department of Geography, Dhaka University.

Centre for Urban Studies (CUS), 1979

The Urban Poor in Bangladesh : A Study on the Situation of Urban Poor in Bangladesh with special reference to Mothers and Children, Centre for Urban Studies, Dhaka.

Centre for Urban Studies (CUS), 1981

Population and Migration Characteristics in Khulna City, Centre for Urban Studies, Dhaka.

Centre for Urban Studies (CUS), 1982

The People of Dhaka, Centre for Urban Studies, Dhaka.

Centre for Urban Studies (CUS), 1983

Slums in Dhaka City - A Socio-Economic Survey for Feasibility of Slum Clearance and Urban Renewal Programme in Dhaka City, Centre for Urban Studies, Dhaka University.

Centre for Urban Studies (CUS), 1985

Socio-Economic Survey of Squatter Resettlement Area at Mirpur, Dhaka, Centre for Urban Studies, Dhaka.

Centre for Urban Studies (CUS), 1987

Socio-Economic Survey of Dattapara Squatter Resettlement Camp, Tongi, Dhaka, Centre for Urban Studies, Dhaka.

Centre for Urban Studies (CUS), 1988

Slums and Squatters in Dhaka City, Centre for Urban Studies, Dhaka.

Centre for Urban Studies (CUS), 1992

Mapping and Survey of Slums and Squatters in Dhaka Metropolitan Area, Dhaka, Centre for Urban Studies.

Chowdhury Rafiqul Huda, 1980

Urbanization in Bangladesh, Centre for Urban Studies, Dhaka.

Davis, Kingsley, 1962

Urbanization in India; The Past and Future, University of California Press, Berkely, U.S.A.

Dictionary of Sociology and Related Socials; 1959;270, P-229**Department of Social Welfare, 1988**

Report on the Survey of Baste Dweller in Dhaka City, Government of Bangladesh, Dhaka.

Dhaka Municipal Corporation, 1993

Slums in Dhaka City, a Socio-Economic Survey for Feasibility of Slum and Urban Renewal Programme in Dhaka City, Centre for Urban Studies, University of Dhaka.

Dressber, David 1969

Society – The study of Human Interaction Alfred A Knopf, Inc, New Your, USA.

ESCAP, 1981

Population of Bangladesh, Country Monograph Series No. 8, New York; United Nations.

ESCAP, 1984

Third Asian and Pacific Population Conference, Selected Papers, Asian Population Studies Series No. 58, Bangkok: ESCAP, UN.

ESCAP Report, 1993

Population of Bangladesh, Country Monograph Series No. 2, New York, United Nations

Farouk, Abdullah, 1978

The Vagrants of Dacca City (A Socio-Economic Survey, 1975), Bureau of Economic Research, University of Dacca.

Fernando et. al. 1987

"Newaganpara and Arumaya Place: Two Urban Case Studies of Support Based Housing and Basic Services", UNCRD, Nagoya.

Friendlander, W.A. 1962

An Introduction to Social Welfare, Free Press Limited, U.S.A.

Gabriel A. Almond and Sidney Verba, 1963

The Civic Culture : Political Attitudes and Democracy in Five Nations, Princeton University Press, U.S.A.

Gist, Noel P. and Halbert, L.A, 1950

Urban Society, Thomas Y. Crowell Company, New York.

Gouder, K. M. 1973

Slums for Social Explosion, Social Welfare Vol. XIX, No. 10, India.

Government of Bangladesh (GOB), 1997

The Fifth Five Year Plan (1997-2002), Bangladesh Bureau of Statistics, Planning Division, Ministry of Planning, People's Republic of Bangladesh.

Haq, Md. Naymall and Clelard, J. 1990

Bangladesh Fertility Survey 1989 : Main Report, Dhaka National Institute of Population Research and Training (NIPORT), Dhaka.

Hart, G. 1966

Analysing Social Problems, New York, USA

ICDDR, 1985

Demographic Surveillance System - Matlab (Vol-14) Events and Migration, 1983, Scientific Report-64, International Centre for Diarrhoeal Disease Research, Bangladesh.

ICDDR 1993

A Survey of Slums in Dhaka Metropolitan Area 1991, International Centre for Diarrhoeal Disease Research, Bangladesh in Association with Centre for Urban Studies Dhaka, Bangladesh.

ICDDR, 1994

Reach in the Urban Poor - The case of the Urban Volunteers in Dhaka, Bangladesh, Urban Health Extension Project, Urban FP/MCH working Paper No. 1, Dhaka.

ICDDR, 1994

Urban surveillance System - Dhaka Methods and Procedure, Urban Health Extension Project, Urban FP/MCH Working Paper No. 2, Dhaka.

ICDDR, 1993

Knowledge and Practice of Contraception in Dhaka Urban Slums: A Baseline Survey, Urban Health Extension Project, Urban FP/MCH Working Paper No. 3, Dhaka.

ICDDR, 1993

The Prevention and Treatment of Diarrhoea in Dhaka Urban Slums, Urban Health Extension Project, Urban FP/MCH Working Paper. No. 4, Dhaka.

ICDDR, 1993

Immunization Beliefs and Coverage in Dhaka Urban Slums, Urban Health Extension Project, Urban FP/MCH Working Paper No. 5, Dhaka.

✓ **ICDDR, 1993**

Violence in the Slums of Dhaka City, Urban Slums Urban health Extension Project, Urban FP/MCH Working Paper No. 7, Dhaka.

ICDDR, 1993

Moths management of Diarrhoeal: Do Urban Volunteers of Dhaka Have an impact? Urban Slums Urban Health Extension Project, Urban FP/MCH Working Paper No. 8, Dhaka.

ICDDR, 1993

Issues for Family Planning in Urban Slums of Dhaka, Bangladesh: Opinions and Perceptions of Field Level Workers, Urban Slums Urban Health Extension Project, Urban FP/MCH Working Paper No. 9, Dhaka.

ICDDR, 1993

An Evaluation of Community based Nutrition Rehabilitation Centers, Urban Health Extension Project, Urban FP/MCH Working Paper No. 12, Dhaka.

ICDDR, 1993

Urban Volunteer Service in the Slums of Dhaka. Community and Volunteer Perceptions, Urban Health Extension Project, Urban FP/MCH Working paper No. 13, Dhaka.

Islam, N. 1975-76

Some Socio-Economic Aspects of Squatters in Dhaka City,
Original Geographer, Vol. XIX, & XX No. 1 & 2, January and July,
Dhaka.

Islam, N and Khaleda, R, 1978

Working Women in Dhaka City (in Bangla), CUS, Dhaka.

Islam, N. and Khan M Mohabbat, 1997

Urban Governance in Bangladesh and Pakistan, CUS, Dhaka.

Islam, N and Baki M Abdul, 1997

Urbanization in Bangladesh (in Bangla), CUS, Dhaka.

Islam, Nazrul, 1996

The Urban Poor in Bangladesh, Centre for Urban Studies,
University of Dhaka, Dhaka.

Islam, S, 1983

Pattern of Process of Mess Housing in Dhaka City, Unpublished
M.Sc., Thesis Geography Department, Dhaka University.

Islam N. 1994

Urban Research in Bangladesh CUS, Dhaka.

Islam. N & Ahsan Rosie Majid, 1996

Urban Bangladesh - Geographical Studies, Urban Studies
Programme, Department of Geography, University of Dhaka.

Islam, Nazrul, 1996

Dhaka - From City to Megacity, Urban Studies Programme,
Department of Geography, Dhaka University.

Islam, Md. Nurul, 1993

*"Slum Community in Bangladesh and Related Social Welfare,
Services",* Abdul Hakim Sarker (ed.), The Journal of Social
Development, Vol. 8 No. 1, December 1993, Dhaka University.

Islam, Md. Nurul, 1999

"Socio-Economic Problems of the Urban Poor in Bangladesh : An Overview", Fakrul Alam (ed.) The Dhaka University Studies, Journal of the Faculty of Arts, Vol, 56, No. 2, December 1999.

ISWR 1996

The Impact on Urban Poverty of the Migration of Rural Poor People : A Study of Slum Dwellers in Dhaka Metropolitan Area (in Bangla), Unpublished Master Thesis, ISWR, Dhaka University.

ISWR 1997

Health Condition of Slum Dwellers in Dhaka City: A Study (in Bangla), Unpublished Masters Thesis, ISWR, Dhaka University.

ISWR 1999

Children's Recreational Facilities of the Slum Community in Dhaka City (in Bangla), Unpublished M.S.S. (1995-96) Thesis, ISWR, Dhaka University.

ISWR, 2000

The Education of Slum Children : A Comparative Study of the Activities of two NGOs (in Bangla), Unpublished M.S.S. Thesis, ISWR, Dhaka University.

Indian Conference of Social Work, 1957

Report of the Seminar on Slum Clearance, Borwsay, Monj Printing Bureau, Bombay.

Kalam, A.K.M. Abdul and et.al.

Upgration of slums and Sustainable Urban Development in Bangladesh : A Case of a Secondary Town, Barisal, Bangladesh Urban Studies, Vol-2, No-1, December 1993.

Khan, Syed Ahmed. 1969

Attitudes Towards Family Planning : A Study of Slum dwellers in Dacca City, Dacca : College of Social Welfare and Research.

Khan, A. 1995

“Interrelationship between Demographic Factors Development and the Environment in the ESCAP Region”, Asia Pacific Population Journal, 9(3).

Khatoon, M. 1988

Migration Pattern and Socio-Economic Structure of the Destitutes : A Comprehensive Study of Mirpur and Dettapara, Unpublished M.Sc. Thesis, Geography Department, Jahangirnagar University, Savar, Dhaka.

Knopka, Gisela, 1963

Social Group Work : A Helping Process, New Jersey : Prentice-Hall Inc., U.S.A.

Koenig, Samuel, 1962

Sociology – Introduction to the Science of Society, Barnes and Noble Publishers, New-York, U.S.A.

Lewis, Oscar, 1963

The Culture of Poverty, Random House, Inc, New York, U.S.A.

MacIver R.M. and Page C.H. 1967

Society : An Introductory Analysis, Macmillan, London, U.K.

Mahbub AQM, Islam N. 1990

“The Growth of Slums in Dhaka City: A Spatio Temporal Analysis”, Sharif Uddin Ahmed ed. Dhaka Past Present Future, Dhaka : The Asiatic Society of Bangladesh.

Mahbub AQM, Islam N. 1990

Extent and Causes of Migration into Dhaka Metropolis and the Impact on Urban Environment, Mahbub AQM ed. Proceedings of the seminar on people and Environment in Bangladesh, Dhaka, UNDP and UNFPA

Mia Ahamadullah, 1974

Social Stratification and Welfare Services, Institute of Social Welfare and Research, University of Dhaka, Dhaka.

Miah M. A. Quadir, Weber E Kart, Islam N, 1988

Upgrading a Slum Settlement in Dhaka, Division of Human Settlements Development, Asian Institute of Technology, Bangkok, Thailand.

Majumder, Pratima Paul and et. al. 1996

The Squatters of Dhaka City, University Press Limited, (UPL), Dhaka.

Majumder, P. 1992

Nagar Daridra: Samasyar Prakriti O Bapakata, (In Bangla)
Dhaka: Arani Publisher.

Momen, M.A. 1988

Marriage, Divorce and Separation among Slum Dwelling Women of Dhaka, *Manobadhiker Bastobayan Sangstha* (Unpublished), Dhaka.

Mukherjee, S.B. 1988

Population Growth and Urbanization in South and South-East Asia, Academic Publishers, Dhaka.

Noor, Mohammad

Slum Culture and Deviant Behaviour, Department of Sociology, Aligarh Muslim University, Aligarh, Delhi, India.

Nimkoff, Meyer F., 1934

The Family, Boston, Houghton Mifflin Company, U.S.A.

Nisbert and Merton, 1961

Contemporary Social Problems, New York, USA.

Noman Ayesha et. al. 1962

Children's Recreation in Dacca : As the parents look at it
CSWRC, Dacca.

Ogburn, William F. and Nimkoff, Myer F. 1960

Sociology, Houghton, Mifflin Company, New York.

Ogburn, William F. 1964

Culture and Social Change, Chicago University Press, USA

Parimal B. Kar, 1985

Sociology – The Discipline and Its Dimensions, New Central
Book Agency, Calcutta, India.

Park et. al. 1950

Race and Culture, The Free Press, New York, USA.

Parvin Gulsanara and Murtaza M. Ghulam, 1995

*“Occupation and Income Pattern of Urban Poor Working
Women : A Study on Sonadanga Slum of Khulna City”.*
Bangladesh Urban Studies, Volume 3, No. 2.

Pearlman, J. 1976

*The Myths of Marginality: Urban Poverty and Politics in Rio
de Janeiro*, University of California Press, U.S.A.

Pye, Lucian, W. and Verba Sidney, 1965

Political Culture and Political Development, Princeton New
Jersey, U.S.A.

Quadir, Sayeda Rowshan, 1975

Bastees of Dacca – A Study of Squatter Settlements, Local
Government Institute, Dacca.

Rahman A. Simeen M and Trina H. 1988

**A Critical Review of Poverty Situation in Bangladesh in
Eighties** BIDS, Research Report No. 66, Dhaka.

Rahman H. M. 1980

Benchmark Survey of Seven Slum Areas in Dhaka, Chittagong, Comilla and Mymensingh, UNICEF, Dhaka.

Rahman M. 1985

Study on Communicable Disease Problems of Slum Area in Dhaka City, NIPSOM, Dhaka.

Rahman M. M. 1991

Urban Lower, Middle and Middle Income Housing : An Investigation into Affordability and Option, Dhaka Bangladesh, Ph.D. Thesis, University of Nothingum, U.K.

Rahman T, 1987

A Study of Prevalence of Diarrhoreal Diseases and Treatment Facilities Among Slum Dwellers, Unpublished Ph.D. Dissertation, NIPSOM, Dhaka.

Rahman, Shamima Nahid, 1990

Poor Urban Women in Bangladesh: Their Economic Activities and Social Status, Unpublished M.Sc. Thesis, Wright State University, U.S.A.

Rahman K. N. 1991

Planning of Urban Community Facilities: Islambagh Area. Unpublished Master's Thesis Submitted to the Department Urban and Regional Planning, BUET, Dhaka.

Rahman, S. H. 1992

Macro Economics Performance, Stabilization and Adjustment : The Experience of Bangladesh in the 1980s, New Delhi, India.

Rafiquzzaman et. al. 1991

Contraceptive Prevalence Survey, 1990, Dhaka, Bangladesh.

Robertson, Ian 1980

Sociology, Worth Publishers, Inc. New York, U.S.A.

Salauddin, Khaleda and Israt Shamim, 1992

Women in Urban Informal Sector : Employment Pattern Activity Types and Problems, Dhaka, Women for Women.

Siddiqui, Kamal et. al. 1993

Social Formation in Dhaka City: A Study in Third World Urban Sociology, Dhaka University Press Limited, Dhaka.

Sinha, Satish, 1985

Slum Eradication and Urban Renewal: Patna, Inter-India Publications, New Delhi.

Siddiqui, Kamal, 1995

Rural Poverty in Bangladesh: Feature and Solution (in Bangladesh), Dhaka.

Tapan, S. 1987

Education of the Urban Poor in Dhaka City (in Bangla) Shishu Diganta, UNICEF, Dhaka.

UNICEF Report, 1994

Dhaka, Bangladesh.

United Nations, 1987

Population Growth and Policies in Mega-Cities Dhaka-International Economic and Social Affairs Department, Population Policy Paper, No. 8, New York, U.S.A.

United Nations, 1998

World Urbanization Prospect: The 1996 Revision, New York; United Nations.

World Bank, 1981

Bangladesh: Urban Sector Memorandum, Country Study, Washington D.C.: South Asia Department.

World Bank, 1999

Bangladesh Economic and Social Development Prospects, Vol. III, (Report on 5409), April 1985 and Annual Report of World Bank.