

## Understanding urban livelihoods in a secondary town; the case of Faridpur, Bangladesh

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### Introduction

The district town of Faridpur, located over 130km south-west of Dhaka, was established in 1860 A.D. The town has moved locations several times due to erosion cause by the mighty force of the river Padma. Faridpur Town still wears the marks of its rural surroundings and lags behind other district towns in terms of infrastructure and urban facilities. The town is home to a high number of victims of floods and river erosion, who take refuge mainly in the elevated *khas* (fallow government land) and along the embankments and riverbanks. *Mastaans*, who are in turn linked to the local political establishment, mediate their access to plots and any services. There are 22 informal settlements (slums) within the municipal area. The total land of the Faridpur Municipality is 5,777 acres, of which 22 slums cover 49.24 acres (i.e. just 0.85 per cent). According to data from the municipality 9,955 people are living in 1,988 households in these slums out of a total municipal population of around 109,000 (around 9 per cent).

There are many problems hindering development and constraining livelihood options. The most important are: the lack of income generating activities and permanent land leases, and inadequate housing, safety and security, water and sanitation, electricity, footpaths, street lighting, and formal schooling. The groundwater of Faridpur is highly contaminated with arsenic, particularly that drawn from hand tube wells. The acceptable limit of arsenic is 50 parts per billion (ppb) but tests by the Department of Public Health Engineering (DPHE) found levels as high as 500 ppb. All slum dwellers tested were suffering from the effects of contamination.

There are studies of the urban poverty crisis in the Bangladeshi capital Dhaka, with its population of over 10 million, which has its own specific dynamics, driven by rapidly rising land values and high profile evictions (Iftekhar, Chaudhury and Khan, 2003). However, this is the first detailed survey study of the state of urban poverty in a secondary town in Bangladesh. The process itself was valued by stakeholders because of they way it drew NGOs and service providers together to review their intervention strategies. It has attracted interest and attention from other organizations working in similar towns and is now being replicated.

The study revealed the huge lack of co-ordination between the 24 different non-governmental agencies working in the town. The result was that some slum neighbourhoods were neglected while others benefited from a wide range of interventions. The interventions themselves, too, were uncoordinated reducing their effectiveness. As is the case elsewhere in Bangladesh, there was a great deal of activity around micro-credit, with less attention to other issues. The study and its recommendations resulted in the establishment of a co-ordinating body with strong representation from slum dwellers themselves, to work in close collaboration with the Municipality.

### **National context**

In 2003, the total urban population in Bangladesh was about 35 million, representing 24 per cent of the national population (UN 2004). The urban population grew at an average annual rate of 3.75 per cent in 1995-2000, compared to the national population growth rate 2.2 per cent. The growth of the urban population in Bangladesh is mainly due to the growth of metropolitan cities while secondary towns have relatively low growth rates of around 2 per cent. There has been at least a 48 per cent growth of the urban poor population between 1990 and 2000. Current projects are that the share of the urban poor in the total country's poor will increase to 32 per cent by 2020. Rapid urbanization has contributed to the growing share of the urban sector in overall economic growth. Over 40 per cent of the country's domestic product (GDP) is now derived from the urban sector from a low of 25 per cent in the early 1970s (Iftekhar, Chaudhury and Khan, 2003).

There are deficiencies in access to all urban services nationally. Only 30 per cent of urban households use tap water for drinking, and probably less than 20 per cent have their own house connections. With the exception of Dhaka, no other urban centre has any form of sewerage system. Solid waste collection levels are around 20 per cent. Very high land prices, insecurity of tenure, and lack of housing finance have handicapped the growth of a formal sector housing market reaching the poor. In most urban areas, ambient air and water quality is extremely poor. The major sources of air pollution are traffic, brickfields around cities, and industry. The major sources of water pollution are domestic and industrial wastewater discharges. Inadequate drainage increases exposure of the urban population to polluted water.

Major indicators show that the urban poor with low income live in deplorable conditions, are subject to frequent eviction and receive inadequate and poor services from the government. Neither the current budget, the fifth 5-year plan nor the Interim-Poverty Reduction Strategy Paper have any provision of resource allocation for the urban poor. Despite the fact that the urban poor make major contributions to the

economy and provide the essential services, areas occupied by the urban poor are seen by the authorities and the wealthy middle classes as overcrowded areas, breeding crime, drugs, disease, and environmental pollution.

Interaction between the service providers and recipients is often indirect. In most cases, the services provided by the governmental agencies pass through a chain of intermediaries including one or more of *mastaans*, corrupt employees of the service providing agencies, trade union leaders, political/local leaders, and influential persons and lobbyists. Since poor slum dwellers have neither money nor a strong voice to persuade the various government agencies to redress their grievances, they are deprived of many essential basic services. The government is trying to improve the efficiency and responsiveness of basic services delivery systems. The ever-increasing rate of literacy and social awareness offer another opportunity for the government to enforce accountability of the service providers. Government, NGOs and donors continue, in a scattered way, to address the accelerated growth of urban poverty. **Only a holistic approach to understanding urban poverty can provide the necessary tools and information to devise an effective strategy.**

### **The micro-credit revolution**

The most prevalent poverty alleviation strategy in Bangladesh is the provision of micro-credit. The strategy of micro-credit as an intervention for poverty alleviation was conceived in the early 1970s. Prof. Yunus, founder of Grameen Bank in Bangladesh, institutionalized micro-credit for extensive use to reduce poverty for millions. About 600 NGOs and 13 ministries/divisions of the government now reach millions of clients; the government sector alone serves around 10 million. The unmet demand for micro-credit remains enormous despite the fact that government and NGOs have disbursed around £6 billion.

The government's own assessment of micro-credit programmes indicates that they helped the expansion of public services, creation of employment opportunities, acceleration of agricultural production and infrastructure development. The rate of recovery is more than 85 per cent in the government programmes, and close to 100 per cent for NGO programmes. The Bangladesh Bank is encouraging linkages between government and NGO programmes by issuing guidelines and formulating a regulatory framework. A cabinet sub-committee headed by the Finance & Planning Minister is also working for effective streamlining and strengthening of micro-finance activities.

The World Bank is supporting Bangladesh's micro-credit movement with the help of a US\$105 million credit. The project channels funds to Palli Karma Sahayak Foundation (PKSF), a quasi-government agency, which lends to promising small and medium NGOs to expand their micro-credit programmes. It is also helping PKSF and the micro-credit NGOs who borrow from it to become financially viable through training, research, and disseminating best practices for increasing cost effectiveness. The project has helped more than 100 NGOs to expand micro-credit to an estimated 1.2 million poor, mostly women borrowers. PKSF is operating in Faridpur supporting one local NGO (Society Development Committee), which received a national award for micro-credit in February 2006.

In the context of this study therefore, it is important to assess the penetration and impact of this national micro-credit revolution at the level of urban slums in the context of the major infrastructural constraints faced by slum dwellers.

### **The origins of Faridpur town slum settlements**

The 22 slums in Faridpur occupy different kinds of land, and have a variety of origins. Most (18) are on land owned by various government agencies, and 4 are on privately owned land.

At the time of British colonial rule, the government established four slums. The cobbler community (65 households) and the sweeper community (63 households) settled in two locations, although they were never issued with any document confirming the allocation of land to them. The people of West Khabaspur Majhi Para (Hindu-fishermen community) then moved to this area by the order of government officials. The land (0.84 acres) has not been distributed among the 55 households. The fourth slum to be established at this time was a product of the Hindu-Muslim riots of 1945-46. Some *bibhari* Muslim communities had to leave India and move to Bangladesh (then East Bengal). These migrants were initially accommodated in schools, colleges, office premises and open spaces within the town. In 1950, 70 households moved to the Mollah Bari Bihari colony area and each family got an allotment of land. The slum dwellers have been paying municipal revenue but they have never received any proper documentation on the ownership of lands.

With respect to present land status, 681 households members in seven settlements are living on unutilized state land, owned by different line departments of government offices, such as railway, water and power

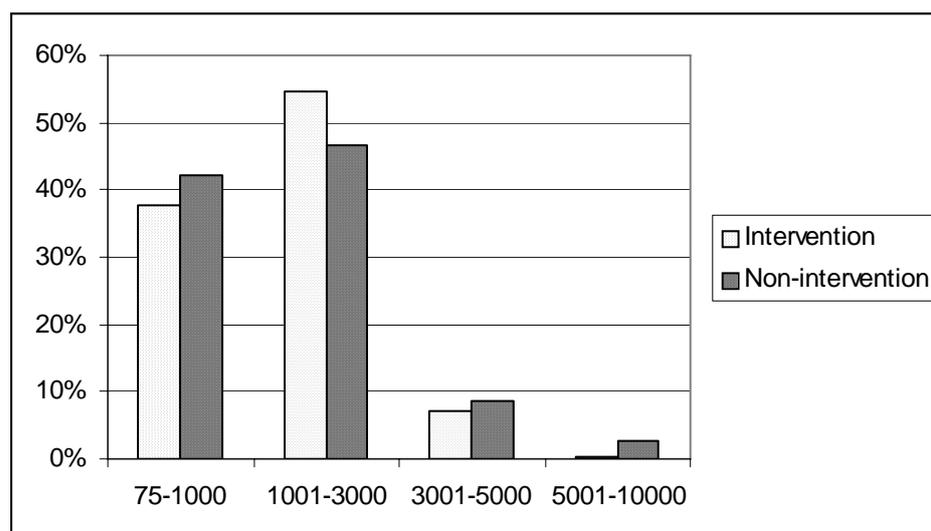
development board, hospitals, and local government. Three slums (361 households) are on ancestral land; they regularly pay municipal revenue but do not have access to civic facilities. Another seven slums were established by the verbal order of the local elites, elected representatives and some individuals. But the people of these slums are living there in fear of sudden eviction. They are always anxious that they will be evicted at any time by landlords' gangsters or through political interference, because they have no legal right to establish their permanent shelter there. Their fears are validated by the experience of Golam's slum. One landowner built some tin sheds and cottages for rental purposes. But, in 2003, when the land was sold the new owner destroyed the houses. The sixty families were forced to relocate to nearby places.

### **Livelihood strategies of slum dwellers**

Only 9 per cent of the urban poor are engaged in industrial labour, with 52 per cent engaged in marginal, insecure and irregular activities – mostly casual day labouring – as a source of livelihood. The majority derive their income from non-agricultural self-employment, non-agricultural daily wage and wage employment.

A total of 378 income earners were surveyed in the slums. The highest number of income holders, 45, is employed as servants and the second highest number, 43, as rickshaw / van pullers. A very wide range of income sources were evident, with 39 different types identified. The majority in both slums with NGO interventions and those without earned less than Tk3,000 (Figure 1). Incomes in the non-intervention areas were slightly lower, with 42 per cent earning less than Tk1,000 compared with 38 per cent in areas with NGO interventions.

### **Figure 1: Monthly incomes for individual income-earners**



A very high percentage of working women are employed in the informal sector mainly in household services (68 per cent) and minor manufacturing processes (15 per cent work as brick breakers). They are paid low wages and have fewer, less diverse work opportunities than men. About 81 per cent of the wage-employed women earn monthly incomes between Tk100-499 (up to £5). They suffer from the casual nature of work, great vulnerability because of lack of skills and education, lesser mobility, the heavy burden of work, and the lack of access to technologies, tools and productive assets. Since the urban informal sector is unregulated and unorganized, women employed in this sector receive no legislative protection.

### Interventions in Faridpur slums

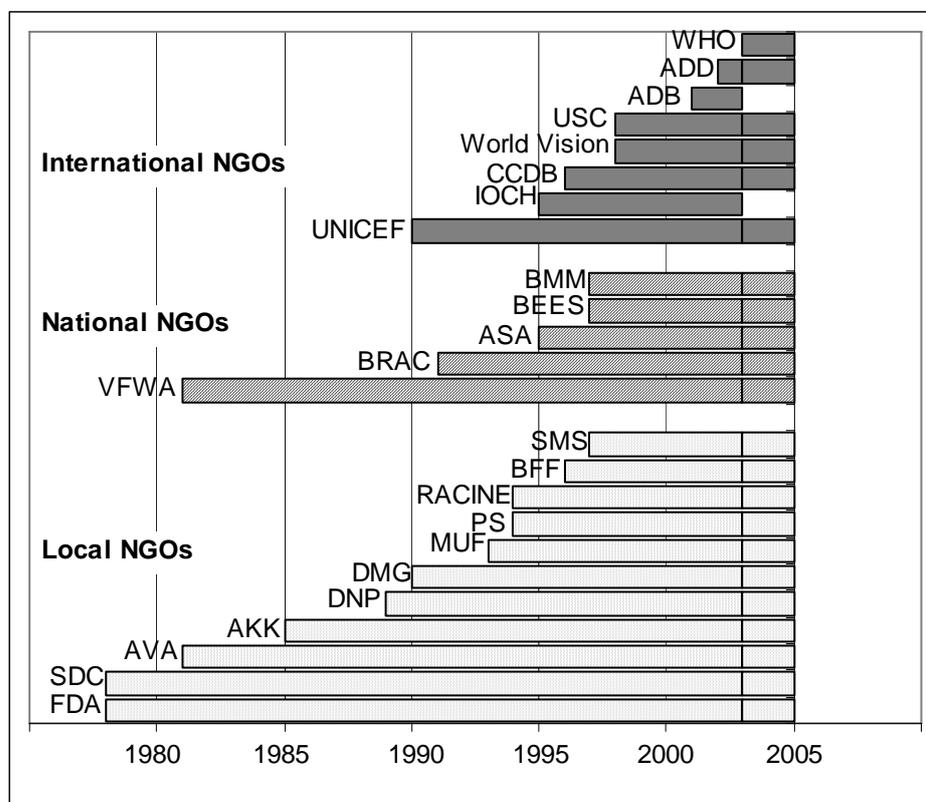
Looking at infrastructure and services, residents can potentially receive services and support from three providers; municipal government agencies; local and national level NGOs; and international NGOs.

These different agencies have been providing facilities and support in the settlements on a range of issues. Local and national level NGOs have mostly focused on boosting skills and incomes through training, and micro-credit. International NGOs have worked more on providing health and education services, together with some local and national NGOs. A few work on infrastructure-related issues. The facilities that are being provided by the government are not adequate to meet the needs of the settlements.

At the time of service provision, the providers occasionally discuss with the settlements members about their basic needs and demands. They also regularly monitor their ongoing development work with a view to future improvements. However, the approach tends to be top-down, with little real participation.

Local NGOs were the first to work in Faridpur, with two starting in 1978 (Figure 2). Of the eleven local NGOs now operating in Faridpur, nine have worked there for at least 10 years (starting before 1995). National NGOs (of which there are five) generally began working in Faridpur during the 1990s, with BRAC for example opening offices there in 1991. The first international agency to work in Faridpur was UNICEF which started in 1990 with its 'Support for Basic Services in Urban Areas' project. Others arrived later, with World Vision starting in 1998 and the Secondary Towns Infrastructure Development Project from the Asian Development Bank (ADB) running from 2001 to 2003.

**Figure 2: Dates of agencies working in Faridpur slums**



The development activities that are implemented by various agencies in Faridpur's slums can be grouped into categories.

- Incomes and skills: savings and micro-credit, skills enhancement training, poultry and goat rearing, beef fattening,
- Education and health: primary health care, mother and child health cares, diarrhoea prevention, HIV/AIDS awareness, traditional birth attendant training, child and adult education programmes, sponsorship programmes for the school aged,

- Rights: social awareness raising training (civil rights, women's empowerment, family law, legal aid assistance), leadership development training,
- Flood disaster management activities and training
- Infrastructure: arsenic testing and arsenic-free water supply, tube wells for drinking water supply, installation of sanitary latrines, small pavement construction, drainage, dustbins for waste disposal, street lighting, electricity.

The infrastructure development activities are implemented under the direct supervision of the municipal authority, with funding from UNICEF and ADB. No fund is set aside in the annual budget specifically for infrastructure development of urban slums by local or national NGOs.

Some donor-aided projects and national and local NGOs are working in Faridpur town to provide micro-finance to the urban poor. Some examples are:

Out of 24 agencies surveyed, 18 are working in micro-credit. They have so far provided credit to 3,585 slum dwellers. Rates of interest vary. All the local and national NGOs are now disbursing non-collateral micro-credit at 15 per cent annual service charge, whereas, the municipality, World Vision and Bangladesh Masjid (Mosque) Mission, are charging 10, 12, and 14 per cent service respectively. The loan ceiling among NGOs is Tk40,000 with the average loan between Tk5,000 and Tk10,000. The duration of the loans under various credit lines ranges from 44 to 50 weeks.

**UNICEF project:** The municipality started a micro-credit line in January 1991. It will operate until December 2006. The credit programme was started using project funds Tk1,270,000 (£15,000 approx.) and it is currently used as a revolving loan fund along with group savings generated by the slum dwellers. The loan ceiling is Tk5,000 and the initial annual rate of interest was 7.5 per cent. The outstanding loan amount was Tk1,236,989 in October 2003, out of which overdue loans totalled Tk490,327. The recovery rate is 94 per cent. In total, 927 group members directly benefited from this micro-credit programme for starting and operating various income generating activities.

**ADB-funded project:** The municipality started a credit programme in January 2001. The credit programme initially started from project funds of Tk348,000. This has been boosted by interest payments and group savings. The loan ceiling is Tk5,000 and the current rate of interest is 10 per cent. The outstanding loan

amount was Tk219,870 in October 2003, of which overdue loans totalled Tk192,970. The recovery rate is 74 per cent. 187 group members are directly benefiting from this credit programme.

### **Box - Examples of agency activities**

**Local NGO: Amra Kaj Kory (AKK):** This NGO was established in 1985. Total beneficiaries are 12,122, out of whom 314 members are from four slums. AKK's activities include a savings and micro-credit programme. This is teamed with skills training and fish culture. They run an adult education programme to boost literacy. They recently worked with Action Aid Bangladesh to tackle arsenic contamination, installing two arsenic iron removal plants. The cost per unit was Tk18,400. The people from Bindupara informal settlement and neighbouring areas are now collecting arsenic-free water from these units.

**National NGO: Bangladesh Rural Advancement Committee (BRAC):** BRAC is a renowned national level development organization. BRAC started its development work for the rural poor in Faridpur district in 1991. It has many offices in this area under various programmes. This study covers only two area offices, which are working under the municipality and its adjoining areas. A total of beneficiaries of these two area offices are 9,591, out of whom 591 are from 10 slums. The organization has a widespread development programme and at present it has started providing services on social awareness, savings accumulation, micro credit management and operation, poultry, beef fattening, goat and cow rearing through credit programme for the slum dwellers. The overall programmes/ activities of this organization are: social awareness and leadership development, savings and micro-credit, skill training for income generation, micro and small enterprise development, agriculture extension programmes, social forestry, horticulture nurseries, sericulture, fish culture, non-formal primary education, mother and child health programmes, livestock programme, legal aid assistance, resource mobilization, disaster management, and water and sanitation.

**International Agency: UNICEF - Support for Basic Services in Urban Areas Project:** UNICEF started development activities in urban slums in Bangladesh through the municipalities in 1986 with the Municipality of Faridpur included since 1990. At present, 21 municipalities and four city corporations are directly working with this project's funds. The project has been operating under the direct supervision of an Assistant Engineer of the municipality. One male and two female community organizers are working directly at the field level from this project. In addition, eleven health workers and four schoolteachers are working in this project for health development and satellite child education programmes. UNICEF provided a total amount of Tk1,270,000. from this project for the micro-credit activities as revolving funds. The main activities are:

- Group formation & savings collection: Each group consists of 10 to 15 female group members. Group leaders collect the savings from the weekly group meeting by equal instalments of Tk5 per week and deposit the savings in their own group bank account. The group chairman and the secretary jointly operate the bank account. The total savings fund was Tk1,356,625 (October 2003) from 1,170 group members of 72 groups in nine slums. This savings amount is utilized as revolving loan fund along with budgeted project funds. The groups earn 6.5 per cent annual bank interest for the deposited amount.
- Child education programme: The municipality has been operating four child education centres through the UNICEF project fund. Thirty students are studying at each centre. They are 8 to 14 years old and all of them are dropout school children. The course duration is one year. After completion of the one-year course, the students join government primary school to continue education. Four schoolteachers are working there, teaching three hours a day and receiving Tk700 per month as honorarium.
- Health programme: The municipality has been operating a health programme in 11 slums. Eleven health workers are working directly with this programme. The concerned health workers and their project beneficiaries, such as pregnant mothers, post delivery mothers and their severely malnourished children, get together in a particular place once weekly for advice. Everyday each health worker visits five households routinely. The authorities of the health care programme send patients to hospitals or clinics according to the beneficiary's condition. They also send children to the vaccination centre to receive vaccines. No medicine has been supplied from this programme. Each health worker receives Tk400 per month as honorarium.

**Interventions on vulnerability issues:** Out of a total 24 service providers, only three local NGOs actively participated in resistance against vulnerability issues facing slum dwellers and they are having very limited results.

## BOX 2- EXAMPLES OF WORK WITH VULNERABILITY

### 1. Shapla Mohila Sangstha (SMS):

**Case i)** Pervin Akter was a sex worker. She had a nine-year-old daughter Falani. In July 2003, Falani was in an argument with her mother and committed suicide. According to the Muslim religious practice, SMS - took the initiative to bury her in the local Muslim graveyard in but they failed. SMS then formed an alliance with the association of sex workers and submitted a memorandum to the Deputy Commissioner and the Municipal Chairman. SMS still failed to bury the dead body of Falani. Finally, her dead body was buried in a Hindu community cemetery.

**Case ii)** During heavy rain, the Rabidas Palli area remains inundated by stagnant rainwater. To get rid of stagnant rainwater and solve the drainage problem, SMS formed an alliance with the association of women members of Rabidas Palli slum and at the end of the procession they submitted a memorandum to both the Deputy Commissioner of Faridpur and the Municipal Chairman. However, the authority did not take any proper action to resolve their need.

**2) RACINE:** Thirteen households had been living around south Alipur in the municipal area for 30 years. The landowner then sold his land. The new landowner put pressure on the slum dwellers to leave his land. In this circumstance, RACINE joined the slum dwellers and arranged arbitration with the support from some local elites. The new landowner was compelled to pay Tk3,500 each as compensation.

**3) Pathakali Sangstha:** The local elites created pressure on slum dwellers to leave the occupied land of Bisharjan Ghat. Pathakali Sangstha was threatened for assisting the slum dwellers. Pathakali mobilized them and organized a procession against the eviction. The slum dwellers submitted a memorandum to the Deputy Commissioner to lease in the occupied land. The concerned higher authority has not taken any positive action yet.

END BOX

### **Comparison of impacts**

A sample of 384 households was surveyed of the total of 1,988 (19 per cent) using categories based on the sustainable livelihoods framework. These were divided between the 14 slums involved in the UNICEF or ADB projects ('intervention areas'), and the 8 that were not involved ('non-intervention areas'). The study showed that NGOs and International agencies follow the patterns of government support and intervention. There is an underlying communal factor with Hindu minority areas tending to be neglected. In areas where credit interventions have taken place, loans are larger and interest rates are lower than in non-intervention areas.

Average floor space in intervention areas is greater than in the non-intervention areas. Intervention areas have higher adult literacy, more mosques/temples but also more gangsterism, robbery and violence. However, vulnerability in non-intervention areas is far greater as they suffer from NGO neglect during flood crisis periods. Intervention areas do get more support, but investments in infrastructure have been sector specific, uncoordinated, short term and have not consulted beneficiaries or addressed maintenance issues.

With respect to social organizations, out of 14 intervention settlements, six had informal organized groups (apart from those organized by NGOs for savings and credit purposes). These groups were not operating economic welfare activities for the slum dwellers. The organized groups carry out their voluntary work for impeding criminal activities (trafficking business, drugs, stealing, smuggling and kidnapping, etc.) in their slums. They also observe respective religious/social events funding their activities through members' subscriptions. One slum had a formal organized group where savings collected and operated credit programme among them through their own initiative fund. The less or unserved slums dwellers appear poorer and rely more on strong kinship networks to help themselves for common cause.

The problem of housing is directly related to livelihoods and security. The type of dwelling is an indirect pointer to the lack of amenities within the premises. Employment and incomes affect the type of housing they can afford. All those who cannot afford shelter are forced to live in most unhygienic conditions, and are at risk from a range of diseases. Hygienic shelter was defined as having floors that are not muddy, rooms that do not leak in the rain, are free from outside dirt, and are not easily damaged by the cyclones or strong winds. They are homes in which the family can live in safety and dignity. In 17 slums, housings conditions were 100 per cent unhygienic. Of the remaining 5 slums, 90 per cent were unhygienic.

Only 20 per cent of slum dwellers had access to a sanitary latrine. The municipality has so far distributed 334 ring-slab latrines in 14 slums under the UNICEF and ADB projects. The latrine unit cost was Tk500 (£5) and it shared by three to seven households. However, there are still 80 per cent of households in intervention areas, and 95 per cent in non-intervention areas that still rely on pit latrines. Even those with ring-slab latrines are not much better off because most have already been damaged due to supply of low quality materials. Most of shelter around the latrines was made by jute sticks, polythene, jute mats and bamboo. Only 5 per cent of household members used their own latrines and the remaining 95 per cent used latrines jointly, this means 15 to 20 people use a single toilet. There are also some community toilets where people pay for

use and maintenance. For example, 32 households in Chalk Bazar slum used this type of common toilet, paying an average of Tk30 to Tk60 per month.

Safe drinking water is one the most important indicators of livelihoods condition. Many water-borne infections spread due to the use of unsafe drinking water. Water in Faridpur is also highly polluted with arsenic, especially that drawn from tube wells ([Photograph 1]). Sources of water for cooking were similar between intervention and non-intervention areas. Overall the sources of water were: hand tube wells 53%; municipal supply 18.5%; river 15.5%; pond 13%.

**[Photograph 1 goes here. Caption: Women drawing water from a hand tube well, Faridpur slum.]**

Photo reference: © Practical Action / Theo Schilderman. Date: June 2003. From Practical Action image gallery 31509]

Out of the 22 slums, only 14 slums have drainage facilities. UNICEF and ADB provided funds for construction of drainage facilities with the assistance of the municipality. These projects have assisted in construction of 2,684 feet of running drains, which are 1 foot wide and 10 inches deep. There is no person appointed to maintain these drains, and the depths and widths of these drains are not adequate. As a result, most of the drains become clogged by waste. During the rainy seasons, the drains do not function properly, and the surrounding areas are badly affected due to overflows.

Faridpur Municipality has located only 15 dustbins in 14 slums, which is completely inadequate for the density of population. No dustbin is used properly since there is no arrangement to remove the garbage to secondary points for disposal. At the beginning, people used these dustbins enthusiastically for disposal of wastes. The slum dwellers lost interest since the waste is not removed regularly.

### **Political and Institutional factors**

At the time of elections, candidates promise various slum development activities like roads, drainage, latrines, drinking water supply, streetlights, mosques, temples, permanent/long-term lease of possessed land, and proper distributions of government relief funds. But after elections, the elected representatives do not follow up on their commitments. The slum people themselves do not protest about this or pursue the election commitments with their representatives. They have sometimes submitted applications and requests directly to the Municipal Chairman, the Deputy Commissioner, and the Additional Deputy Commissioner

(Revenue) for implementation of some of their demands like- long term leases of land, electricity, streetlight, safe water, roads, and so on. The concerned authority has not yet responded positively to any of the applications.

The slum people unanimously demanded that they should receive a minimum amount of public relief materials, such as rice, pulses, corrugated iron sheets for shelter, biscuits and clothes from government funds during cyclones, accidental fires, floods and festivals. They are not aware of the relief goods which have been allocated for disasters by both the government and non-government organizations. Security is also an issue in the low-income areas.

The people of Bindupara fishermen community reported that robbers often attack them at the time of catching fish in the nearby river. They frequently lose their catch, cash from sale of fish, and fishing nets. The community do not dare to initiate legal action because they might later be killed for seeking any legal aid from the law enforcing authority. Slum dwellers from six other communities complained that local gangsters frequently harass them without any reason, and that the police are involved. They do not see any way of addressing the issue because they personally know the terrorists/ *mastaans* and the police know them very well. The *mastaans* are always operating with the help of police, local elites and political leaders. A couple of families faced violence and rape against women family members by gangsters, but they can not take action for fear of further oppression.

As noted above, out of 14 intervention slums, six slums have an organized group, but the groups are not operating economic welfare activities for slum people. The organized groups have been operating two types of social activities. A small group consisting of five to seven members who patrol each night (taking turns) to prevent criminal activities. Secondly, the organized groups observe their respective religious festival days with joy by collecting own subscriptions.

Out of eight non-intervention slums, the group of the Bishorjan ghat slum has raised its own funds. The group members deposit savings in weekly group meetings at Tk10 per week and the committee of this group disburses the collecting savings within the group members as credit programming with interest, using similar rules to NGO programmes. The people of Mollahbari bihari colony have comprised a small group of some members but it is inactive now. There is no organized group in the remaining six slums.

### Findings, lessons and recommendations

A national workshop was organized to help reflect on the observations and findings from the survey work and related discussions. This workshop included the urban poor, professionals, NGOs and local elites. Its major conclusions were:

- The population in slums is increasing every year at an alarming rate due to river erosion, rural unemployment, illiteracy, unplanned births and other factors. Every year, many people are losing their assets due to land erosion caused by the river Padma and they are compelled to set up new slums on vacant land within the municipality. The need for working effectively with slum dwellers to reduce poverty continues to grow.

A number of suggestions were made, some by slum dwellers themselves, about income-generating activities.

- Most men have no regular income and work as day labours and/or rickshaw-van pullers. The majority of women members stay at home throughout the day. A long-term skills training focusing on developing practical skills rather than theoretical ideas is needed, especially for women in home-based income generating activities. This would help raise family income and enhance the empowerment of women.
- The difficulty of introducing new income-generating activities was highlighted by comments from particular groups. The *Horizon* community (Hindus) believe that income-generating activities, especially in food processing are not suitable for their community. They think nobody will buy their products if the buyers know that the products are made in their community in unhygienic conditions. They believe that they are suitable only for sweeping jobs, and so are not interested in other businesses. The Horizon community expects only sweeping jobs in offices. At the same time, many teenagers (girls and boys) are unemployed, and are looking only for petty jobs for their survival.
- The Cobbler community thinks like the Horizon community. They think that nobody will eat their processed food, and so are not interested in engaging in food processing. Similarly, the women of the Mallohbari Bihari colony have specialised in making shopping bags, cartons and other products. Some have been sub-contracted by private companies to produce cartons. In both communities, the residents would like to make more of their existing skills rather than branching out into something

new. They think that if factories were opened, this would help increase their income and employment year round.

- Some people are processing and selling processed food items, especially the *Chatpati* in the Luxmipur railway colony and 2 no. Kutipara lashkata ghar slums. Enhancing their skills and improving the quality of products focusing on hygiene, would be a step forward for further development of products and increasing regular income in these areas.
- No NGO has specialized in activities around enhancing livelihoods skills for slum dwellers. Some provide training alongside micro-credit initiatives, but the quality of this is variable. New NGO initiatives must be taken to target skills and enterprise development, so that the specific constraints faced by slum dwellers are addressed. Representatives of the 24 NGOs operating in Faridpur agreed, and suggested a wide range of businesses in which training could be provided.

The observations and findings made during the survey work and discussion sessions with the concerned officials of service providers are:

- One of the constraints to upgrading is insecure land tenure. Most of the land (83 per cent of the land area of slums) is owned by the government or by different line departments: the hospital, the railway department, the jail department, the water and power development board, and the local municipal authority. The leasing of government land is a very lengthy and complicated process. Despite this, some slum dwellers have managed to obtain a 99-year lease from the Railway Department, and the Water and Power Development Board. In order to establish permanent housing and shelter, (a) land must be leased out on a long-term basis, and (b) a housing programme should be undertaken as a priority because most of the people are living in unsafe houses. Out of 24 surveyed NGOs, only two service providers (DNP and BMM) are working to improve housing conditions.
- Most of the drinking water, especially hand tube-well water, is contaminated by high levels of arsenic. People are using that water for cooking and drinking since there are no other alternative sources in their area. The municipal water supply is inadequate and does not meet minimum quality standards. An arsenic removal programme is required in those areas.

- The municipal authority has undertaken a health programme in 14 slums but it is not operating smoothly due to a lack of sufficient knowledge of respective field workers. They are doing only motivational work on how to ensure the health of pregnant mothers and how to nurse newborn babies and feed malnourished children.
- Most of the local NGOs are working mainly in savings accumulation and credit operation programmes. Due to a lack of relevant donor funds the NGOs are not in a position to undertake work on micro-infrastructure development.
- There is a need for a network for working in the slums. Practical Action has taken the initiative to inaugurate and strengthen the Faridpur Society for the Urban Poor involving local NGOs and slum leaders in the coordination of the work in slum. The forum will help to coordinate project interventions by avoiding duplication of scarce resources.

### **Way Forward:**

Bangladesh is the most densely populated country. By 2015, the total urban population will be 68 million. There will be tremendous pressure on employment, income and basic amenities. Thus, urban poverty alleviation programmes need to be initiated urgently. The priority issues to be addressed are to increase access to services for the urban poor through resource allocation based transparent criteria, and making institutions responsive to people's needs by ensuring participation of the people in decision making bodies, administrative decentralization and devolution of power. For urban development, city corporations and *paurashavas* (municipalities) should be the focal points. The municipalities should have full administrative, executive and financial powers that would be exercised on a people's mandate. There is a need to strengthen the capacity of municipalities. Decisions on service provision should be on the basis of identified priority needs of slum dwellers. NGOs will slowly and surely need to start addressing more systematically the criminal forms of oppression that currently intimidate the slum dwellers into silence.

Raising the voices of the urban poor should be through organizations that are autonomous and independent. The urban poor have few organizations, which is a major problem that inhibits the poor from realizing their rights. There are several issues that are in the way of building organizations of the poor such as a lack of faith of the people in their leaders, and a lack of clear-cut aims and programmes. To address urban poverty

alleviation a long-term programme is required to develop the capacity of the urban poor so that they are able to articulate their rights and demands, raise their voices and build up organizations of their own.

The coverage of the programme should extend to include secondary towns such as Faridpur. It would need to be delivered through a co-ordinated partnership of NGOs, each contributing in their particular areas of specialisation, and would need to cover a range of elements rather than focusing on micro-credit or infrastructure services alone. The foundation of the Society of the Urban Poor in Faridpur is a key step in providing a co-ordinating body that includes representation from slum dwellers and NGOs. Bodies like this need to work in collaboration with local authorities to help allocate resources and monitor the quality of interventions. This would go some way to ensuring that the huge amount of energy and activity of poverty reduction agencies in Bangladesh is channelled to achieve the greatest impact.

#### LIST OF ABBREVIATIONS USED IN THIS CHAPTER

DPHE Department of Public Health Engineering

PKSF Palli Karma Sahayak Foundation

NGO Non-Governmental Organisation

UNICEF United Nations Children's Fund

ADB Asian Development Bank

BRAC Bangladesh Rural Advancement Committee

AKK Amra Kaj Kory

SMS Shapla Mohila Sangstha

#### References

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