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# Assessment of New Urban Poverty of Vulnerable Urban Dwellers in the Context of Sub-Urbanization in Bangladesh

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## Abstract

The main purpose of this study is to examine how sub-urbanization creates poverty in the suburban areas of Bangladesh. The study focuses on the new urban poverty of the adjacent area of Dhaka where sub-urbanization is taking place. Data have been collected from the inhabitants of Savar municipality under Dhaka district in Bangladesh through semi-structured interview schedule. The paper reveals that the poor men face more extreme poverty and vulnerability than women in terms of their economic, cultural and social conditions. The study also explores that suburban poverty is mostly affected by the masculinization of poverty instead of the feminization of poverty. It contributes to understanding and analysis of the phenomenon of rapid urbanization in the developing country like Bangladesh and its social consequences as the formation of frequent suburban mess hall like slums and new forms of urban poverty. Finally, the suburban poor are largely dependent on their household, income, employment, medical facilities, and social networking. The paper also indicates that significant portions of the suburban dwellers are lived mostly in informal house and are living below the poverty lines.

**Keywords:** Suburbanization; Suburban poverty; Spatial inequality; Job insecurity; Vulnerability.

## 1. Introduction

In Suburban poverty is the main problem of the world in developing countries. One billion people in the world are living on less than one dollar a day (UNICEF, 2016). About 2.7 billion People in the world are living on less than two dollars a day (Millenium Project, 2013). Eleven million children die every year. About 114 million children are not able to achieve basic education and 584 million women are illiterate (UNICEF, 2016). In every year, six million children die due to malnutrition. Every day 800 million people stay hungry in which 300 are children. 2.6 billion People of the world's population (40 percent) are depriving of basic sanitation and one billion people are suffering to unsafe drinking water (UNDP, 2016). The issue of suburban poverty in Savar, Bangladesh as a developing country is not confined to rural areas only, but it is regarded as one of the important issues in the urban regions, which has negative effects which must be addressed within the same framework in which issues of poverty in the social and economic aspects are coped with. Consequently, the current study will be worthy research to bring attention to issues of urbanization in Savar, Bangladesh. The world is urbanizing rapidly, especially in developing countries, where, by 2020, more than half the population is projected to be urban (World Bank, 2007). A larger share of the poor appears indeed to be living in urban areas nowadays, coined the "urbanization of poverty", even though overall poverty has come down substantially (Khan *et al.*, 2016). In particular, not only is the developing world poised to urbanize rapidly (with the urban population expanding by about another one billion people between 2010 and 2025 to 3.6 billion, most of this urbanization is also projected to concentrate in large cities (UNDP, 2016). Only 140 million of the new urban population is expected to reside in secondary towns of 500,000 people or less, while 664 million are projected to join cities of one million or more (World Bank, 2007). Suburbanization is increasing in both the developed and developing countries. However, rapid urbanization, particularly the growth of large cities, and the associated problems of unemployment, poverty, inadequate health, poor sanitation, urban slums and environmental degradation pose a formidable challenge in many developing countries (Covington, 2015). However, more than 90 percent of future population growth will be concentrated in cities in developing countries and a large percentage of this population will be poor (Ahmed and Johnson, 2014). In Africa and Asia where urbanization is still considerably lower (40 percent), both are expected to be 54 percent urban by 2025 (UN 1995, 2002). Rapid population growth,

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urbanization, industrialization and changing consumption patterns are generating amounts of suburban poverty (Baker and Schuler, 2004). Suburban poverty is the term used to describe the poor quality of life of both migrants and local people (Chamhuri *et al.*, 2012). The issue of Suburban poverty is not only because of the increasing quantities but also largely because of an inadequate management system. According to the Population Census Report (BBS, 2012), population-density is about 7,435 persons per square kilometre. Over the last decade, urbanization followed an upward trend for Savar municipality. Though urbanization is the driving force for modernization, economic growth and development, there is an increasing concern about the effects of expanding cities, principally on human health, livelihoods and the environment. The implications of rapid urbanization and demographic trends for employment, food security, water supply, shelter and sanitation, especially the disposal of wastes (solid and liquid) that the cities produce are staggering (Binala, 2016). The question that arises is whether the current trend in urban growth is sustainable considering the accompanying urban challenges such as unemployment, slum development, poverty and environmental degradation, especially in the developing countries (Sarker and Rahman, 2015).

Bangladesh is an integral part of the urban transformation that the world is witness to, and is gradually making the shift from "rural" to "urban" albeit at a much slower pace than other developing nations mainly due to the "low base" effect in the level of urbanization (Tacoli, 2007). At the same time, with only 28.4% of the population living in towns and cities or approximately 42 to 43 million, Bangladesh cannot be called an urban nation (Rana, 2011). Projections, keeping in mind the growth rates of population observed during 2001–2011, and based on the UN population projection model, indicate that Bangladesh would achieve "the tipping point" of 50% urban by about 2047 A.D (Khan and Islam, 2015). Urbanization and the regional products have high, positive interlinkage effects in Bangladesh and provide evidence to the hypothesis that cities are the engines of growth. The links between urbanization and per capita income have grown strong in the Bangladesh economy. Though urban dwellers constitute 28.4% of the total population of Bangladesh, their contribution to GDP is more than 60%, indicating that the productivity of labour in urban areas is much higher than in rural areas (Ahmed and Johnson, 2014). The impact of economic growth and the agglomeration economies on urbanization trends in Bangladesh is far from being saturated. Thus, for a developing country like Bangladesh, the next few years present great challenges as well as opportunities; only the successful exploitation and harnessing of the growth potential of the agglomeration and urbanization economies can catapult it to a high growth path and help sustain the growth momentum thereafter (Khandker and Samad, 2018). In this paper, the focus is on the comprehensive understanding of suburban poor to get a critical point of view to explain the features of the suburban poverty and social-cultural perspectives of poor. Specifically, this paper attempts to explore the status of suburban poverty and vulnerability experienced by suburban people. Considering the importance of the new urban poverty, this study aims to address how sub-urbanization creates poverty in the suburban areas of Bangladesh through an integrative perspective.

# 2. Material and Method
## 2.1. Research Design and Data Analysis
This study was based on quantitative oriented qualitative mixed method. The primary empirical data was collected through in-depth interview of the twenty male and female garment workers, their families and local people in 2014. The in-depth interview focused on the issues of background information, experience, basic needs, treatment, housing, income, education, employment and safety and security and their present condition (Reddy, 2007). Most of the respondents from different garments workers and local people in Savar including Al Muslim garment, Nepa sowing machine and Sehab Color Kam garments. The lifestyle, behaviour and attitude, the suffering and deprivation of the respondents were taken into consideration for this study. Besides, the secondary data were collected on relevant issues from various sources. The information was taken from different sources including books, reports, article and journal. The statistical data were collected from different official websites including Bangladesh Bureau of Statistics (BBS) and Bangladesh Garments Manufacturers and Exporters Association (BGMEA) and UN Habitat report, 2014.

The concepts of suburbanization and new sub-suburban poverty were measured by a set of socio-demographic, economic, physical, social, cultural and political variables. The socio-demographic variables were neighbourhood and habitat types, age, gender, marital status, education, migration pattern, urban residence and household organizations. The economic variables were employment pattern, household income, savings, loans and household assets. The physical variables were quality of housing, urban infrastructure facilities and neighbourhood environment. The social variables were access to social services, family pattern, social networking and urban-rural ties (Christiaensen and Todo, 2014).

## 2.2. Geographical Features of the Study Area
Savar municipality is located about 26 km far from the northwestern side of Dhaka city and the municipality is bounded by Turag on the east, Dhalashwari and Bangsi on the west and Buriganga on the south in Bangladesh.

**Figure-1.** Study Area Under Savar Municipality, Dhaka, Bangladesh



**Source:** (Wikimapia, 2018)

# 3. Results and Discussion

## 3.1. Socio-Demographic Characteristics of the Respondents

The major six Socio-demographic characteristics of urban dwellers were studied to explore the status viz age, housing type, marital Status, educational status, residence types, and household headed types. All the characteristics has been depicted in Table 1.

**Table-1**. Salient Features of Urban Dwellers in Bangladesh

| Major Characteristics | Variable Categories | Number | | | Percentage | | |
|---|---|---|---|---|---|---|---|
| | | Male | Female | Total | Male | Female | Total |
| Age | Up to 20 years | 4 | 6 | 10 | 40 | **60** | 50 |
| | 21-30 years | 5 | 3 | 8 | 50 | 30 | 40 |
| | 31-40 years | 1 | 1 | 2 | 10 | 10 | 10 |
| Housing Type | Tin shed | 7 | 6 | 13 | 70 | **60** | 65 |
| | Semi-pucca | 2 | 2 | 4 | 20 | 20 | 20 |
| | Pucca | 1 | 2 | 3 | 10 | 20 | 15 |
| Marital Status | Married | 4 | 5 | 9 | 40 | 50 | 45 |
| | Unmarried | 6 | 4 | 10 | 60 | 40 | 50 |
| | Widow | | 1 | 1 | 0 | 10 | 5 |
| | Divorced | | 2 | 2 | 0 | 20 | 10 |
| Educational Status | No schooling | 5 | 7 | 12 | 50 | 70 | 60 |
| | Primary | 3 | 2 | 5 | 30 | 20 | 25 |
| | Madrasha | 2 | 1 | 3 | 20 | 10 | 15 |
| Residence Types | Permanent | 1 | 2 | 3 | 10 | 20 | 15 |
| | Temporary | 3 | 5 | 8 | 30 | 50 | 40 |
| | Mess living | 6 | 3 | 9 | 60 | 30 | 45 |
| Household headed Types | Male headed | 7 | 2 | 9 | 70 | 20 | 45 |
| | Female headed | 3 | 8 | 11 | 30 | 80 | 55 |

**Source**: Survey, 2014

## 3.1.1. Age

The total respondents are mostly distributed among their age groups of up to-20 years (50%), 21-30years (40%) and 31-40 years (10%) (Table1). Only 40% male and 60% female were in up to 20 years, 50% male and 30% female were in 21-30 years and 10% male and 10% female were in 31-40 years. Up to-20 years, female was higher than male because of income and job facilities, but in 21-30 years. The number of the male is more than female because of employment and also in 31-40 years, male and female are the same age. Most of the respondent's age is up to 20 years because they are active and can do hard labour in informal sectors. As there are many jobbing opportunities for a female to engage in informal sectors here. As a result, they are visiting a huge number in Savar at an early age

without going to school. So old age people are negligible and sometimes they are deprived of basic needs (Covington, 2015).

### 3.1.2. Housing Types

The total of 20 respondents were interviewed from Savar municipality near Olial bazaar and Savar bus stand bazaar. The urban poor live in a variety of hosing such as tin-shed and semi-pucca and pucca. Table 1 shows that among tin-shed house 65% of the total respondents were living, the most vulnerable form of housing. About 20% of the total respondents were living in semi-pucca alongside about 15% of the total respondents were living in pucca. The table shows that 70% male and 60% female were living in a tin shed, 20% male and 20% female were living in semi-pucca and 10% male and 20% female were living in pucca. Among Tin shed, male live higher than female because of income, expenditure and mess living but among semi pucca, I found that the number of male and female were equal and also in pucca, female live more than male because of their income. There are some variations within the housing of the poor and they are broadly categorized as tin-shed and semi-pucca and pucca (Hossain, 2010). Informal housing is mostly constructed with tin, bamboo, straw, polythene sheets and so on.

### 3.1.3. Marital Status

The majority of household heads were unmarried. Half of the respondents (50%) of the total respondents were unmarried whereas 45% are married. The remaining 5% were widowed, 10% were separated or divorced. Among married 40% were male and 50% were female,60% male and 40% female were unmarried and 10% female were a widow and 20% female were divorced (Table1). Among married, male was less than female because of their low income and no job opportunities, among unmarried, we found that the number of males was more than female because of unemployment, low income and among widow and divorced, the number of females was very high because they didn't want to marry again. Most of the respondents were unmarried and a small portion is identified as divorced and separated. Men are unmarried because of they no job and no income sources. The respondents are mostly illiterate and they lack employment training. They migrated to the areas from rural areas due to different social, economic and environmental reasons. Although most households of the respondents are male-headed, the female-headed households are increasing among the poor communities in Savar area because they are unmarried and they have job facilities and income sources (Islam *et al.*, 2018). A considerable portion of these households in the areas are identified as single-headed.

### 3.1.4. Education

Most of the suburban poor are illiterate and have few attended in school. The majority (60%) of the total respondents have never attended school, about 25% attended primary school but most of them dropped out at different stages of primary schooling. A small portion 15% attended a madrasha level of qualification. The table also shows that about 50% male and 70% have no schooling, 30% male and 20% female have only primary education and 20% male and 10% female have attended madrasha education (Islamic school). In no schooling, women are higher than men because of poverty, male-dominated house, but in primary and madrasha education, the number of men is more than women because of male-dominated family and poor income of family members (Hossain, 2013).

### 3.1.5. Residential Patterns

The poor communities in this research have mostly lived in mess living because they have limited income, low house rent and unmarried. Permanent and temporary residence in the Savar has become rising day after day. Although most of them lived in the areas on a temporary and mess living basis at their initial stages of migration, after they gradually became a permanent citizen of the areas. Only 15% of the total respondents are living in the areas on a permanent basis whereas the remaining 40% were living in the areas on a temporary living basis but the highest number of total respondents 45% are living on a mess life. The table also shows that about 10% male and 20% are living in the areas on a permanent basis, 30% male and 50% female were living a temporary living and 60% male and 30% female were living in the areas on a mess living. Women are higher than men in permanent residence and temporary residence because of their high income, employment opportunities (Khan and Islam, 2015). But men are more than women in mess living because of employment, low income, unmarried and low living cost.

### 3.1.6. Household Characteristics

The numbers of female-headed households are occasionally higher among the poor communities due to their marital instability and the higher number of separation and divorce. Only 45% of total households are male-headed whereas 55 % households are female-headed. The majority (70%) male and 20% female are living in male-headed household but 30% male and 80% female are living in female-headed household. Female-headed households are higher than male-headed household because of women income and job opportunities and unmarried women (Sarker and Rahman, 2015). Single-family housing is very common in Savar because most of the migrant women visit here for employment. Most of them are divorced or they have no husband but she has an only a small baby. Moreover, the husband and wife both works outside for their survival. So, they do not give birth to any baby.

### 3.2. Features of Suburban Poverty and Vulnerability

The study considers the major indicators of suburban poverty and vulnerability as the employment pattern, employment vulnerability and income pattern. The occupation focuses on employment pattern while problems at

employment and reasons for unemployment focus on employment vulnerability, and income level, and sources of income highlights the income pattern indicators. The status of suburban poverty and vulnerability of urban dwellers is shown in Table 2.

**Table-2**. Salient Features of Suburban Poverty and Vulnerability of Urban Dwellers in Bangladesh

| Major Characteristics | Variable Categories | Number | | | Percentage | | |
|---|---|---|---|---|---|---|---|
| | | Male | Female | Total | Male | Female | Total |
| Occupation | Garment workers | 3 | 8 | 11 | 30 | 80 | 55 |
| | Transport driving | 1 | 0 | 1 | 10 | 0 | 5 |
| | Small shopkeeper | 2 | 1 | 3 | 20 | 10 | 15 |
| | No employment | 4 | 1 | 5 | 40 | 10 | 25 |
| Problems at employment | No job security | 6 | 2 | 8 | 60 | 20 | 40 |
| | Unhealthy condition | 2 | 4 | 6 | 20 | 40 | 30 |
| | Physically illness | 1 | 3 | 4 | 10 | 30 | 20 |
| | Others | 1 | 1 | 2 | 10 | 10 | 10 |
| Reasons for unemployment | No work | 5 | 1 | 6 | 50 | 10 | 30 |
| | No lobbing /network | 2 | 3 | 5 | 20 | 30 | 25 |
| | No education | 2 | 4 | 6 | 20 | 40 | 30 |
| | Harassment | 1 | 2 | 3 | 10 | 20 | 15 |
| Income level per month ($) | $10-$35 | 6 | 3 | 9 | 60 | 30 | 45 |
| | $36-$75 | 3 | 5 | 8 | 30 | 50 | 40 |
| | Above $75 | 1 | 2 | 3 | 10 | 20 | 15 |
| Sources of income | Self | 5 | 7 | 12 | 50 | 70 | 60 |
| | Spouse | 4 | 2 | 6 | 40 | 20 | 30 |
| | Children | 1 | 1 | 2 | 10 | 10 | 10 |

**Source:** Survey, 2014

### 3.2.1. Employment Patterns

The suburban poor of Savar area is mostly involved in a variety of occupations in urban informal sectors. And due to a lack of education, employment training, job insecurity and low skill they usually do not enter the more competitive formal sectors of the suburban job. The gender difference is available in the pattern of employment of the suburban poor. Male respondents are generally involved in labour intensive and high risk involved jobs in garments workers, driving and transport work and small shopkeeper (World Bank, 2007). Whereas female respondents are mostly involved in garment factories, personal services and domestic works. The majority (55%) of the total respondents are employed in garment works in the areas. Most of these workers are illiterate and have no formal employment training. Another 5% and 15% of the total respondents are involved in transport driving and small shopkeeper. These shopkeepers are temporary and they have no registration from the government authorities. And they mostly do their business with the help of family members like son or daughter. There are many poor who have no job here. It is revealed that 25% of the total respondent has no job. The table also shows that about 30% male and 80% female are working in a garment, 10% men are driving transport but 40% male and 10% female have no employment, 20% male and10% female work as shopkeepers. In the words of a women respondent,

*"I have a tea stall which was established by my husband, but after his death I with my little son open in the morning and close let night. There was no problem when he was alive but now I have to face some problems like harassment, not gives money to take goods. I can hardly support my family by selling tea biscuits and betel nut. During the first week of month customer takes good by money but after the middle of the month they do not have enough money because most of them are poor and unemployed here and they have low income."* (Interviewee - 9)

Women are available in garment factory than men because garment authorities chose women for their betterment and they can dominate women but men do not maintain all rules and regulation of the factory, sometimes they arrange movement against the authorities (Ahmed and Johnson, 2014). Men are higher than women in unemployment sectors because women have huge opportunities for a job, especially in garments factories. According to a respondent,

*"I work in a garment factory at Olael bazaar in Savar. My monthly income is only 7000 to. I work long hours by sitting here. I have a job security here. I can support my family by earning money. There are huge job opportunities but most poor live in the low land house. I can save money."* (Interviewee -3)

Most of the male respondents are unemployed because they have no education, experience and no opportunities to get a job as early like a girl. They remind that only girls are getting a job in garment because they have no lobbying with local people and no land to grow crops. In the word of another respondent,

*"He is a poor farmer but he has no own land to cultivate crops. His daily income is varied from season to season and day to day. During rainy reason, he does not go to the field. He has to maintain his big family like old mother and small brothers and his daily cost is increasing day by day. He tells me that there are a good number of job facilities for women in a garments factory at present because women cannot protest or say against any illegal activities. They obey the roles and regulation of factories and they can work longer time than male workers"* (Interviewee - 12).

### 3.2.2. Employment Vulnerability

The suburban poor have no permanent employment in the Savar to manage their lives. They involve themselves in a series of occupations at different stages of their stay in the areas and they often become unemployed. As it is difficult to survive in the city without any employment, they usually undertake jobs for short periods of time. Only 40% of the total respondents have no job security, another 30% and 20% have concentrated on unhealthy condition and physical illness and only 10% of the total respondents are in other causes. The table also shows that 60% male and 20% female have no job security, 20% male and 40% female faced problems in employment for the unhealthy condition of factories but only 10% male and 30% female do not get a job for physical illness. In job insecurity, men are higher than women but in an unhealthy condition and physical illness, and women are more lost employment than men (Allen, 2010). But women get easily job more than men here. According to a respondent,

*"He says that there is no job security here. We face different problems in the factories not only physical illness but also, I am the boy that is the reason for my unemployment. Unhealthy environment forces me to take different jobs like day labour, fruit sellers etc."* (Interviewee - 6)

The Table 2 shows that 30% of the total respondents have no work, another 25% and 30% have concentrated on no lobbying and no education, but 15% of the total respondents are in harassment due to unemployment. The table also shows that 50% male and 10% female have no work,20% male and 30% female have no lobbying and only 10% male and 20% female are subject to harassment at their workplace. The nature of such harassment varies from one occupation to another occupation (Banks *et al.*, 2011). They know that they will lose their job if they protest and cause their families economic hardship. The suburban poor have no certainty of employment and they are frequently unemployed. The suburban poor are vulnerable because of their unemployment situation. Moreover, they have to change their occupations a number of times to cope with an adverse urban environment. According to a respondent,

*"When coming to the Savar It was very difficult for me to live peacefully because I have no job. After a few months, I got a job in a garment in Olail Bazaar. But it was difficult for me to survive in the area with that limited income. As there was no job security and I have no skill and experience in this sector but I continued my job for several months. I could not even manage three meals a day. I could not continue the job because of my low income and hard labour, long working hours. Now I am unemployed but I have no money to do business. All business is managed by owners of hose and those have own land here."* (Interviewee - 8)

### 3.2.3. Level of Income

The rates of income, wage and productivity are very low among the suburban poor. As they are involved in self-employed, low paid jobs in the informal sectors of work they are unable to earn more despite their efforts. Only 45% of the total respondents have earnings from $10-$35 per month, 40% have earnings from above $36-$75 per month and 15% have earnings from above $75. The table 2 shows that 60% male and 30% female earned $10-$35, 30% male and 50% female were earned above $36-$75 and 10% male and 20% female were earning above $75. In $10-$35, the male is higher than female in $36-$75, the number of the male is less than female because of unemployment and the number of females is higher than male (Rashid *et al.*, 2013). In above $75, female is higher than male because they have huge job facilities. In the words of a women respondent,

*"She has no formal education but her monthly salary is only $78. She works long hours standing. I can eat rice, meat, milk and some vegetables because of my income. Life is very easy for buying something. Every good are expensive here but I have enough money. I have good earnings sources.* (Interviewee - 15)

### 3.2.4. Sources of Income

The majority (60%) of the total respondents have income sources from self, 30% have income sources from spouse and 10% have income sources for children. The table shows that50% male and 70% female have income sources from self,40% male and 20% female income sources from spouse and 10% male and 10% female have income sources from children. Women are higher than men in self-income, men are more than women in spouse income but men and women are the same in children income sources (Rana, 2011). As most of the respondents are unmarried so their income sources are self. But there are some married couple who earn huge money by doing the job together. In the words of another respondent,

*"She is an unmarried woman with one little sister lives in a tin shed house. I always think about her life and future. I am working since my childhood and still, I am working hard but there is no happiness in my life. I have to feed my little sister and send money to the village home. There are no earning members in my family. So, I earn more but spend little."* (Interviewee - 1)

### 3.3. Household Loans, Savings and Assets

The study selects loans, savings, sources of health services and recreation patterns as the major indicators to explore the status of household loans, savings and assets of urban dwellers in Bangladesh (Table 3).

**Table-3**. Salient Features of Household Loans, Savings and Assets of Urban Dwellers in Bangladesh

| Major Characteristics | Variable Categories | Number | | | Percentage | | |
|---|---|---|---|---|---|---|---|
| | | Male | Female | Total | Male | Female | Total |
| Loan | Loan received | 6 | 3 | 9 | 60 | 30 | 45 |
| | No loan | 4 | 7 | 11 | 40 | 70 | 55 |
| Household Savings | Savings account | 2 | 4 | 6 | 20 | 40 | 30 |
| | No saving account | 8 | 6 | 14 | 80 | 60 | 70 |
| Sources of health services | Non-Government Clinic | 6 | 5 | 11 | 60 | 50 | 55 |
| | Government Hospital | 3 | 2 | 5 | 30 | 20 | 25 |
| | Private Hospital | 1 | 3 | 4 | 10 | 30 | 20 |
| Recreation patterns | Television | 8 | 3 | 11 | 80 | 30 | 55 |
| | Mobile | 10 | a 7 | 17 | 100 | 70 | 85 |
| | Visiting park | 5 | 4 | 9 | 50 | 40 | 45 |

**Source**: Survey, 2014

### 3.3.1. Loan and Savings

The suburban poor are unable to live on their limited earnings and are often forced to take loans from various sources. Table 3 shows that 45% of the total respondents have received the loan and 55 % of the total respondents have not received a loan. The Majority (60%) of male and 30% female dwellers have received a loan while 40% male and 70% female have not received a loan. Women are receiving loan less than men because they have enough earning sources and they are mostly unmarried. Only married women sometimes take a loan for their housing and childbearing. Men are taking a loan for their survival and employment. They have to take a loan for many reasons like housing, food, business and marriage (Sarker, 2016). According to a male respondent,

*"He is an unmarried man. He does not get married because of low income. Most months he has to work hard for survival. He is not the permanent resident of the areas. He has taken a loan from NGOs so he has to repay the loan every month. He has to do a new business by taking a loan."* (Interviewee - 2)

### 3.3.2. Household Savings

The urban poor has very limited access to formal sources of credit due to their unstable and vulnerable situations. As a result, they mostly rely on credit from informal sources. Table 3 shows that 30% of the total respondents have a savings account and 70% of the total respondents have no saving account. Only 20% male and 40% female have a saving account, 80% male and 60% female have not saved the account. Women are higher than men in saving account; men are more than women in no saving account. The urban poor cannot invest their savings securely because they lack access to formal credit systems including banking, insurance and other investment policies. Most of them keep their savings 'in hand' in order to be able to respond to any economic crises immediately (Alam *et al.*, 2017). Some lend money to members of their community in the same neighbourhood, sometimes with interest. According to a female-headed household respondent,

*"I am working in a garment factory and my son is working in a hotel. Now we are saving some money every month. We have saved $365 in a year. I cannot understand what I can do with this money. It is unsafe to keep money in my house because it is not a secure place. I have given that money to one of my relatives living in the village. I want to do something with that money. I am planning to buy some agricultural land in my village so that I can get crops. My brother-in-law is living in the village and he will manage our land and ensure our share. But I cannot find any time to go there. I will go there to buy land soon."* (Interviewee - 18)

### 3.3.3. Access to Health Services

The urban poor has limited access to the city health care services. Table 3 shows that only 25% of the total respondents of suburban poor receive services from government hospitals. Another 55% receive medical advice from non-government health centres. Only 20% of the poor receive medical advice from private clinics by paying higher fees. The majority (60%) of male and 50% female have received services from non-government hospitals, 30% male and 20% female have received services from government hospitals,10% male and 30% female have received services from private hospitals. Women are less than men in receiving health services from non-government hospitals, men are more than women in receiving health services from government hospitals but Women are higher than men in receiving health services from private hospitals (Buettgen *et al.*, 2015). According to a male respondent,

*"I am working as a day labourer. I wake up early in the morning and go to the marketplace and wait there for work. My income is very limited so I cannot enjoy an expensive lifestyle do not take medicine because of money. If I fall in severe ill then I take my medical treatment from non-government clinic. They take care properly and treatment cost is very poor here.*" (Interviewee - 11)

### 3.3.4. The Recreational Pattern of the Suburban Poor

Poor communities can rarely afford to think about recreation and socializing. They seldom participate in the city's cultural activities despite having lived in the areas for a long period of time. They typically pass their leisure time by chatting with family members as well as other community members. They have little access to outdoor game facilities in the city and they often pass their leisure time by playing cards. But there is a difference between the hardcore poor and absolute poor in terms of their recreation patterns. Table 3 shows that only 55% of the total

respondents watch television during their leisure time, 85% of the total respondents use mobile during their leisure time and 45% and 50% of the total respondents visiting and going cinema during their leisure time. The majority (80%) of male and 30% female have watched TV,100% male and 70% female have used a mobile phone from and only 50% male and 40% female have visited the park during leisure time and 70% male and 30% female are going to cinema hall. Thus, it is evident from the table that the poor who are in a relatively better position have more access to modern means of amusement (Chamhuri *et al.*, 2012). According to a male respondent,

*"He lives in a tin shed house and he has no job. He said that I passed many days without work. Now I am working as a day labourer. In this way, we are passing our uncertain life in the areas. There is no permanent job for me because of my unskilled, lack of education and no good networking. I am watching TV and using mobile for getting any information about job opportunities here. I some time visit the park and go to the cinema hall for recreation when I am in tension but I have no enough money to watch cinema every day."* (Interviewee – 2)

### 3.4. Forms of Adaptations of the Urban Poor

The study selects types of family, kinship-based, and child condition as the major indicators to explore the status of forms of adaptations through social networks of urban dwellers in Bangladesh (Table 4).

Table-4. Salient Features of Forms of Adaptations of Urban Dwellers in Bangladesh

| Major Characteristics | Variable Categories | Number | | | Percentage | | |
|---|---|---|---|---|---|---|---|
| | | Male | Female | Total | Male | Female | Total |
| Types of family | Nuclear | 5 | 6 | 11 | 50 | 60 | 55 |
| | Extended | 3 | 1 | 4 | 30 | 10 | 20 |
| | Single parent | 2 | 3 | 5 | 20 | 30 | 25 |
| Social networks | Relatives | 6 | 8 | 14 | 60 | 80 | 70 |
| | Marriage | 4 | 2 | 6 | 40 | 20 | 30 |
| Child condition | Child marriage | 2 | 5 | 7 | 20 | 50 | 35 |
| | Child labor | 3 | 4 | 7 | 40 | 30 | 35 |

**Source:** Survey, 2014

### 3.4.1. Types of Family

The family plays an important role in the adaptation of the urban poor to suburban life. Different forms of families exist among the urban poor with the nuclear family being the most common (Chen *et al.*, 2006). Table 4 shows that 25% of the families are a single parent. These single-parent families are mostly mother-centred, which occur due to the separation of wives and husbands, broken marriages and widowhood. About 55% of the total respondents of families are nuclear where only a husband and wife, or husband, wife and their children live together, 20% of the total respondents of families are extended families. The numbers of these mother centred families are increasing among these poor communities due to the increasing rate of abandonment of wives by husbands (Khandker and Samad, 2018). Moreover, these families are more vulnerable in the city than other forms of families. Due to poverty and a lack of adequate accommodation, the household head usually live-in the city with his wife and children and therefore nuclear families are prominent (Christiaensen and Todo, 2014). About 50% male and 60% female are in the nuclear family, 30% male and 10% female are in the extended family, 20% male and 30% female are in the single-parent family. According to a male respondent,

*"I live in mess for my low income of about 12 people living in 3 rooms plus a kitchen. There are electricity and gas facilities. It is difficult to get pure drinking water here. I need to pay $12 per month for accommodation. I pay $0.5 per day for three meals. Meals are provided in the mess hall but I need more food. The area is very unhealthy and unhygienic. After getting a good job I will leave the mess."* (Interviewee - 9)

### 3.4.2. The Pattern of Suburban Social Networks

The urban poor has both kinship and non-kinship networks in the city (Butz and Zuberi, 2012). Table 4 shows that the total respondents have good kinship networks in the areas. This type of network is more common in suburban poor. About 70% of the urban poor have blood-based networks whereas 30% have a marriage based on networks in the city. The table shows that both blood and marriage networks are more common to the poor. About 60% male and 80% female have blood network but 40% male and 20% female have marriage network. In the blood network, women are higher than men but in marriage network, and the number of males was more than female. According to a female respondent, *"I came to Savar when I was very small. My mother took me and my sister after my father died. She had some relatives in Savar who help us at the beginning. My grandfather said that they could not live in the house with the children. When I got older I realized that all the pressure my mother had to go through and then I started working at a garments factory, after some months my mother took me the village and married me., I stayed with my husband family. A number of my village fellows were living here. Believe me, without their help I could not survive here in the city. But I have a few close friends who came from the same district. We get financial help from each other to meet our economic needs."* (Interviewee - 20)

### 3.4.3. Children Condition

Children are in a vulnerable situation in suburban areas. Table 4 shows that 35% of the total respondent's children got married at an early age, another 35% have worked hard since childhood as labour, but 15% of the total

respondents are in harassment due to unemployment. About 20% male and 50% female children are getting married before their maturity and 30% male and 40% female children have to do hard work for the survival of family members. Child marriage is increasing day by day. Most the female child get married at age of 14 to 16 because of poverty. They do not get proper educational facilities not only from their family members but also from society. From the respondents, those have the small child most of them are getting married at an early age because of poverty and insecurity. Child labour is very available in Savar areas. Most of them work in informal sectors like selling coconut, small shoppers, selling brush, drinking the water here and there. The children in the study community think that money income is better than education because their father does not take education but they have now good money. Poverty and lack of social security are the main causes of child labour (Hossain, 2010). The increasing gap between the rich and the poor, privatization of basic services and the neo-liberal economic policies are causing major sections of the population out of employment and without basic needs (Alam *et al.*, 2016). This adversely affects children more than any other group. Entry of multi-national corporations into the industry without proper mechanisms to hold them accountable has led to the use of child labour. Lack of quality universal education has also contributed to children dropping out of school and entering the labour force (Allen, 2010). A major concern is that the actual number of child labourers goes undetected. Laws that are meant to protect children from hazardous labour are ineffective and not implemented correctly. According to a female respondent,

*"I have a tea stall which was established by my husband, but after his death, I with my little son open in the morning and close the late night. I am poor and I have no money to learn my son in English medium school. At first, we have survived then taking education. Moreover, when I died, he can do something by running the tea shop. So, I tell my son to do the business without going to school."* (Interviewee – 17)

## 5. Conclusion

The study has attempted to explore the features of sub suburban poverty in Savar, Bangladesh. The study reveals that a significant portion of poor residents is forced to live in a variety of mess and informal settlements in the city which are most vulnerable to flooding, unhealthy environments and diseases, and generally unsuitable for habitation. Poor people living in the mess have mostly migrated there from rural areas rather than other cities or towns. Both the pull and push factors - including low incomes in rural areas, river erosion of agricultural land and job opportunities in the city are the main factors behind this rural-urban migration. Though households are generally headed by males in the traditional patriarchal social system, a considerable proportion of poor households in the study area are found to be female-headed. The increasing size of 'female-headship' among the poor population is a result of the high level of divorce and separation of females from their male partners. Suburban poverty is closely related with the participation in the informal sectors of the economy. Most of the urban poor are involved in rickshaw pulling, street selling, day labouring and garments work. The study further explores that poor slum communities have almost no access to urban land, less access to infrastructure facilities (gas, water supply, sanitation, and waste disposal), limited access to available healthcare services, excluded from the city healthcare services and lack of access to education and training. The study suggests that a continuous development program should be taken by the government of Bangladesh to improve the basic public services, educational facilities and training, insurance and job security for reduction of a new type of urban poverty from suburban areas.

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