

## Livelihood Framework: Understanding Poverty and Vulnerability and Coping Strategies of the Urban Poor in Dhaka

Halima Begum\*

Associate Professor Jahangirnagar University, Savar, Dhaka-1342, Bangladesh

Golam Moinuddin

Professor Jahangirnagar University Savar, Dhaka-1342, Bangladesh

### Abstract

Livelihood framework suggests poverty as a product of interrelated factors such as low income, weakness, isolation vulnerability and powerlessness. This article is an investigation into the poverty and vulnerability relationship of the people living in the slums of Dhaka city. It presents an analysis of various factors that contribute to the vulnerabilities of the urban poor in Dhaka and explores their various adaptation or coping strategies in reducing their vulnerability. The article is based on data collected from 329 households in four different slums in Dhaka city. From the analysis it is found that the poor are vulnerable due to lack of education, skill as well as income and to cope with this vulnerability they adopt some strategies such as expenditure reducing living in a compromised housing condition, income raising by involving more family members in the workforce, getting involved in petty trading and other multiple economic activities, maintain social and kinship networks and getting them involved in NGO led community development activities.

**Keywords:** Urban poverty; Slums; Dhaka; Sustainable livelihood framework; Vulnerability; Livelihood strategy.



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### 1. Introduction

The concept of poverty varies across places and time. It is generally defined in terms of what is considered to be an unacceptable physiological and social deprivation that an individual or community experiences. Over the last few decades the issue of urban poverty in the developing countries has gained considerable attention of the researchers and policy makers. The cities in the developing world are experiencing proliferation of urban population growth, mostly triggered by rural urban migration. This growth is accompanied by growth of slums and squatters, lack of basic services and consequent poverty and deprivation. The most widely used method of measuring poverty at the individual or household level has been to consider the income or consumption levels and then to define those below a socially-defined minimum i.e poverty line to the poor. The traditional method of measuring poverty has failed to capture the true scenario of the urban poor. Therefore increased attention of the researchers is focused on redefining poverty incidence and measurement of poverty that can capture the vulnerability of the poor (Beall and Kanji, 1999; Moser, 1996; Pryer, 2017; Rakodi, 2014). A number of studies have been conducted that viewed urban poverty from different perspectives also identifying different dimensions of poverty (Dandekar and Rath, 1971; Wratten, 1995). However, popular poverty analysis that tries to measure poverty on the basis of household consumption often fall short all the dimensions of poverty. Manifestation of Poverty is not only low income but also social and physical deprivation and insecurity. According to Chamber poverty is a deprivation trap in which physical weakness, isolation, vulnerability and powerlessness all are interlinked (Chambers, 2014). The poverty of a household is related to its resource endowments, its organizational capacity to manage and deploy its resources, its labor force position, the available coping mechanisms and external or family contingencies, which affect it (Rakodi, 1995). In Livelihood Framework the issue of poverty is not only addressed by lack of asset and capability but also lack of choice regarding different coping strategies. In this regards the article attempts to use the sustainable livelihood framework to analyze livelihood strategies of the poor in the city of Dhaka. The main objective of the article is to present primary data obtained in field study as well as critical analyses on social and economic situation of urban poor in Dhaka.

### 2. Livelihoods Framework

The term 'livelihood' of a person refers to "means of securing his basic necessities -food, water, shelter and clothing- of life". Thus 'Livelihood' is defined as a set of activities, to earn the basic necessities as well as the capacity to acquire these necessities working either individually or as a group by using endowments (both human and material) for meeting the requirements of the self and his/her household on a sustainable basis with dignity. Traditional interpretations of poverty largely considered poverty in relation to a narrow set of indicators such as income and productivity or mere consumption which are too narrow since they focused only on certain aspects or manifestations of poverty, such as low income, or did not consider other vital aspects of poverty such as vulnerability and social exclusion. It is now recognized that more attention must be paid to the various factors and processes which either constrain or enhance poor people's ability to make a living in an economically, ecologically,

\*Corresponding Author

and socially sustainable manner. The SL concept offers a more coherent, comprehensive and integrated approach to poverty.

The sustainable livelihoods idea was first introduced by the Brundtland Commission on Environment and Development, and the 1992 United Nations Conference on Environment and Development expanded the concept, advocating for the achievement of sustainable livelihoods as a broad goal for poverty eradication. In 1992 Robert Chambers and Gordon Conway proposed the following composite definition of a sustainable rural livelihood, which is applied most commonly at the household level: A livelihood comprises the capabilities, assets (tangible and intangible) and activities required for a means of living: a livelihood is sustainable which can cope with and recover from stress and shocks, maintain or enhance its capabilities and assets, and provide sustainable livelihood opportunities for the next generation; and which contributes net benefits to other livelihoods at the local and global levels and in the short and long term. More recently the Institute for Development Studies (IDS) proposed a modified definition of SL - A livelihood comprises the capabilities, assets (including both material and social resources) and activities required for a means of living. A livelihood is sustainable when it can cope with and recover from stresses and shocks, maintain or enhance its capabilities and assets, while not undermining the natural resource base.

The sustainable livelihood approach is reinforced on three grounds 1. Economic growth may be essential for poverty reduction; there is not an automatic relationship between the two since it all depends on the capabilities of the poor to take advantage of expanding economic opportunities. 2. Poverty, as conceived by the poor themselves — is not just a question of low income, but also includes other dimensions such as bad health, illiteracy, lack of social services, etc., as well as a state of vulnerability and feelings of powerlessness in general. 3. It is now recognized that the poor themselves often know their situation and needs best and must therefore be involved in the design of policies and project intended to better their lot.

The SL Framework has five categories of livelihood assets such as financial, human, natural, physical and social capital. They are graphically depicted as a pentagon to underline their interconnections and the fact that livelihoods depend on a combination of assets of various kinds. An important part of the analysis is thus to find out people's access to different types of assets and their ability to put these to productive use. The framework offers a way of assessing how organizations, policies, institutions, cultural norms shape livelihoods, both by determining who gains access to which type of asset, and defining what range of livelihood strategies are open and attractive to people (Carney, 1998). The value of using a framework, according to DFID, is that it '...encourages users to take a broad and systematic view of the factors that cause poverty — whether these are shocks and adverse trends, poorly functioning institutions and policies, or a basic lack of assets — and to investigate the relations between them (DFID, 1999).

The concept of vulnerability is very important to understand the condition of the poor (Chambers, 1995). Vulnerability has been defined as a high degree of exposure to risks, shocks and stress and proneness to food insecurity (Chambers, 1989). Vulnerability of a person is conceived as the possibility of a person being poor/poorer in the future. Any attempt at quantifying vulnerability becomes difficult as the conditions and sources of vulnerability faced by various groups of poor vary widely. Vulnerability can be understood through an assessment of tangible and non-tangible assets: labor, human capital, productive assets, household relations and social capital. While some general patterns of vulnerability for the urban poor can be observed, the sustainable livelihood approach stresses that an understanding of poor peoples' livelihoods, and vulnerability that they work to protect themselves against, must draw on poor peoples' own priorities and interpretations (Chaudhuri, 2013).

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

### 3. Methodology

This paper is based on data obtained from four low-income communities in Dhaka, Bangladesh. The low-income communities include Baunia Bandh resettlement colony in Kalshi, BegunTila, Kallyanpur Pora Basti and Balur Math in Mirpur. A random sampling survey of total 329 households was conducted gathering demographic and socio-economic data such as household structure, income and expenditure pattern, employment, housing, rural-urban linkage, migration, social networks, community participation etc. Data was analyzed using simple descriptive statistics. The research identified that the community's poor socio-economic conditions affected the living pattern in terms of making adjustments and limiting choices.

#### 3.1. Dhaka: the Capital City

Dhaka being the capital is the most populated city in Bangladesh. The city has a long history of 400 years as a dominant city: first as provincial capital of the Mughals in 17th century then as the second-largest city in Bengal after Calcutta under British rule and later, after the partition of India in 1947, as the administrative capital of East Pakistan. The historical dominance of the city as the political, administrative and trading hub played a major role in gaining its primacy over the others. As the main center of administrative, political, cultural and economic life

in the country with the most developed urban infrastructure, it attracts the largest share of direct foreign investment in trade and industry, and consequently has become the largest agglomeration of different sectors of service, education, manufacturing, business and infrastructure. This has opened up massive employment opportunities in the formal and informal sector encouraging large influx of skilled and unskilled population from other urban and non-urban areas into the city. According to Bangladesh Bureau of Statistics (BBS, 2011) The statistical metropolitan area i.e. the city and surrounding municipalities has a population of over 18 million, while the city has a population of 8.5 million. The annual growth rate of population in the city is averaging around 4.2 percent (4.67 percent in 2011) against a national annual urban population growth rate of 3.3 percent. With a density of 23,234 people per square kilometer within a total area of 300 square kilometer, it is one of the most densely populated areas in the world. Recent Household Expenditure Survey shows that 12 percent of Dhaka's urban population lives at or below the poverty level (Bangladesh Bureau of Statistics, 2016). Centre for Urban Studies (CUS) in 2005 estimated that more than 37 percent of the people living in Dhaka City are residents of slums and squatter settlements. Though there is no recent statistics available on actual housing requirement in Dhaka, the city had an annual requirement of 0.22 million dwelling units up to the end of the century, which included 80,000 new dwellings; 102,000 replacement units and 35,000 backlog units (BCL-IDSS-Prashika, 1996). According to Real Estate and Housing Association of Bangladesh (REHAB, May 2011) the requirements of urban poor is 0.14 million units, which constitute almost two-thirds of the total requirements.

### 3.2. Settlements Profile

Baunia Bandh The settlement is situated in the northeastern part of Dhaka. It falls within the administrative boundary of Pallabi Thana of Dhaka district. According to the DCC's administrative division, Bauniabandh is located in Section 111 of Ward 2 13 within the Mirpur. The site of the settlement was a low-lying public land that has been earth filled and protected with a flood protection embankment which is the primary road surrounding the settlement on three sides. It is one of the oldest resettlement colonies in Dhaka city, currently having population of around 35,716 (BBS, 2011) within land area of 96 acres. The resettlement colony is a planned residential project implemented by the Housing and settlement Directorate (NHA) with funding from donor agencies in early 1980s. Unlike the other settlements, this settlement is much bigger in term of its area and is characterized by a wide internal road and relatively better housing structures and facilities. It is divided into five residential blocks. Although the settlement was originally designed to rehabilitate 2,600 families, according to Dhaka city corporation records (2009), it accommodates more than three times that number, about 8,472 households.

### 3.3. Kallyanpur Pora Bastee

Kallyanpur Pora bastee situated in the northwestern part of Dhaka. It is located adjacent to Mirpur Bangla College and the Vocational Training Institute. It falls within the administrative boundary of Mirpur Thana of Dhaka district. According to the DCC's administrative division, the settlement is located in DCC Ward 11 of Zone 7. Unlike the other case study areas, this settlement is situated in the middle of highly developed areas. The slum was developed on an area of nine acres of public vacant land during the early 1990s. The evicted slum dwellers from surrounding areas were settled with help of local political leaders after payment of Tk 3,000-6,000. It is called 'Pora Basti' as it has caught fire several times over last twenty years. Currently it is home to 3,000 households and an estimated total population of the area is 15,000 (BBS, 2011).

### 3.4. Kalapani Begun Tila

Begun Tila, situated about three kilometres north of Bauniabandh and falls within the Pallabi Thana of Dhaka district. According to the DCC's administrative division, it is located in Ward 2 of Zone 8. The slum development process started with relocation process of evicted people in 1999. After being uprooted from other slums in Dhaka city, the slum dwellers were organised with the help of local political leaders and NGOs and demanded justice and rehabilitation. They demonstrated outside the High Court and appealed to the High Court against the eviction. According to the local sources, on August 29 1999, the High Court declared an order to resettle 5,454 families and government took initiative to relocate them temporarily on government land. About 900 households were resettled with assistance from local political leaders on a four acre plot of public land in Begun Tila. According to the BBS, the settlement is home to 700 households of 3,000 people. However, according to the local community leaders, currently there are only 754 households in the settlement. Though the settlement is situated on plain land surrounded by water bodies on the east, it is free from regular floods. Those water bodies were used for communal purposes such as bathing and washing as well as primary outlets for sanitation. Almost all houses are of 24 x 18 feet in size. Most of the structures are made of temporary materials, however, few semi-permanent two-storied structures characterizes the settlement.

<sup>1</sup> Section stands for simple geographical sub-division within a *thana*

<sup>2</sup> Ward is the lowest administrative unit of the Dhaka City Corporations.

### 3.5. Balurmath Baste

Balurmath is situated about 15 kilometers north of Dhaka city center and about a kilometer north of Bauniabadh colony. It also falls within the Pallabi Thana of Dhaka district. According to the DCC's administrative division, it is located in Ward 2 of zone 8. This slum has been developed on public vacant land. It is situated on land that is about two meters lower than the surrounding roads which makes the slum hidden. The process of this settlement's development started when the surrounding areas were being developed with filling in low-lying land for construction of roads and other public infrastructure during late 1990s early 2000s. According to the local community leaders, people from Kalshi No 5 Baste, which is located on the other side of the road facing the Balurmath Baste (falls in DCC Ward 5), settled on the land. Each of them paid about Tk 7,000-10,000 to local community leaders who allowed them to construct temporary structures on the land. This slum is newly developed compared to other slums in the locality. According to the local community leaders, there are about 527 owner-occupied households and about 150 tenants in the settlement. It has a total population of around 3,000 and an area of two acres.

### 3.6. Settlement Characteristics

Survey respondents in the four settlements were approximately two-thirds female and one-third male (64% & 36% respectively). The study area is predominantly Muslim (96% of households), with a minority Hindu (4% of households). Education levels in the community are fairly moderate, with 30 percent of respondents having no formal education. Among all respondents, 25 percent have completed up to primary level (Class 5), 30 percent have studied up to secondary level (Class 10), 7 percent have senior secondary (Class 12), and another 5 percent have post-secondary education or university degrees. Within the settlements average household size is 4.8 persons. All the households were family dwelling. The most common household structure is nuclear families (78%, followed by extended families with (14%), single-parent families (6%) and other types (2%). Majority of the households are male headed (85%) with only 15 percent households being female headed.

In all the settlements together, half of the dwellings were permanent and semi-permanent and the rest were temporary in nature. The sense of security of occupancy seems to be a factor for making investment on the housing. In Bauniabadh settlement where the residents have occupancy rights, only 8 percent of the houses are constructed with temporary materials. Whereas in Balurmath, almost 70 percent of the houses are temporary and the remaining 30 percent are semi-permanent. Among the owner-occupied houses in all four study areas only 30 percent of the respondents felt that they do not have security of occupancy and 78 percent of those owner-occupied houses who disagreed with the current security of occupancy were temporary and on the other hand about 80 percent of the owner-occupied houses who agreed that they had security of occupancy were permanent or semi-permanent in nature.

**Table-1.** Settlement Characteristics

Settlement Characteristics	Name of the settlement			
	Balurmath	Kallayanpur	Begun Tila	Bouniabadh
Median Family size	5	4.5	4	5
Total Population	15000	8500	-	32000
Total households	-	1800	754	6500
Area (Acre)	NA	NA	NA	96
Median HH income (Taka)	12000	12000	12000	14000
Mean HH Income (Tk)	14234	12722	12943	16175
Income range	8000- 35000	7000-35000	6000-45000	8000-40000
Median HH working member	2	2	2	1
Income Percentiles	20	10000	9000	12000
	40	12000	12000	12000
	60	12000	12000	12000
	80	20000	15000	15000
Construction Materials of dwelling	Permanent	0%	1.4%	0%
	Semi permanent	30.6%	37.8%	30.2%
	Temporary	69.4%	60.8%	69.8%

Source: Field Survey, 2012

**Table-2.** Tenancy Details by Settlement

Name of settlement	Tenancy details	
	Owner	Tenant
Balurmath	69.4%	30.6%
Kallayanpur	82.4%	17.6%
Begun Tila	97.2%	2.8%
Bauniabadh	77.0%	23.0%
Total	83.6%	16.4%

Source: Field Survey, 2012

Table-3. Ownership Pattern by Income Group

		Tenancy Details			
		Owner		Tenant	
		% Within tenancy	% of Total	% in tenancy	% of Total
HH Monthly income (in TK)	<10000	17.5%	14.6%	31.5%	5.2%
	10000 - 13000	44%	36.8%	50%	8.2%
	13000 - 16000	20.4%	17%	9.3%	1.5%
	16000 - 19000	2.2%	1.8%	1.9%	.3%
	19000 - 22000	8.7%	7.3%	1.9%	.3%
	>22000	7.3%	6.1%	5.6%	.9%
Total		100%	83.6%	100%	16.4%

Source: Field Survey, 2012

### 3.7. Income and Employment

Employment data reveals that the majority of household heads are engaged in the informal tertiary sector. Activities primarily include vending and petty trading (hawker, shopkeeper), transport (rickshaw puller, auto-rickshaw driver), services (tailor, mechanic, street-sweeper), manufacturing/construction (factory-worker, carpenter) and daily laborers (no specific activity). While about 72 percent were engaged in the above-mentioned activities, 18 percent were engaged in the formal sector particularly in the manufacturing industry (ready-made garments) and the remaining 10 percent with the government services. Income data reveals that the income level varies among households and settlements. In the communities, the most obvious variation in income status is between the owners and the tenants and squatter residents and the resettlement colony residents. The average monthly income of households was found to be Tk 15,000 (USD 200). However, the income range per month was found to be Tk 6,000-45,000. Overall, the median monthly income was 12,000. The income variation was found to be manifested in the housing quality. It was also evident from the survey that female participation in the workforce is high among the residents. In most of the household number of working member were two. However, the 32 percent of the male working member and 14 percent of the female working members were found to be engaged in more than one economic activity. It is important to note that though the statistics on female workforce is low the issue of household chores largely goes unnoticed here.

### 3.8. Migration and Mobility and Social Networks

An analysis of people's mobility pattern shows that about 41 percent of the residents came to their respective settlements from nearby areas within a radius of four kilometers while about 17 percent of the respondents came from villages through their relative and close acquaintances. Majority (70%) of the respondents are first generation of the rural-urban migrants coming from different parts of the country. They migrated from the rural areas due to pull and push factors. However, they changed their place of residence several times before coming to the present settlement. The average length of time in Dhaka was found to be seventeen years, which indicates that they were not recent arrivals. The remaining 30 percent were born in Dhaka. It is interesting to note that more than 75 percent of the respondents staying in the respective areas for over ten years and 33 percent for more than twenty years, the largest share living in Bauniabadh and Kallayanpur-Porabosti area.

The average length of time residing within the community varied among settlements. For example, in Kallayanpur 58 percent and 62 percent of the respondents have been living in the Kallayanpur and Bauniabadh settlement respectively for more than twenty years. Average length of stay within the community is however, consistent with the history of resettlement of the slum dwellers in the study areas. About 65 percent of households in the settlements are original allottees who were resettled in the Bauniabadh colony and in Begun Tila during early 1990s. The other 40 percent of households have arrived post-1995 either as owners (since plots and houses changed hands over the years) or as tenants.

Social networks play an important role in the life of the people of the slums in terms of getting access to the settlement, getting housing or securing a job in the informal sector. As the following Table shows in the settlements like Balurmath and Kallayanpur 37 percent and 39 percent of the residents respectively got the information about the settlements from their relatives. Whereas in other two settlements, Bauniabadh resettlement area and Begun Tila (which has a political patronage for resettling the evicted from different areas in Dhaka) 25 percent and 18 percent of the residents came to know about the settlements through their kinship networks. However, in these two settlements, the majority of the respondents got the access to housing through the Government resettlement program with active assistance from a local political leader. For getting the houses, more than half of total the residents in the settlements used their friends and relatives networks. The percentage of people using the relatives' network goes higher in ordinary low-income settlements like Kallayanpur porabasti and in Balurmath which is 63 percent and 65 percent respectively.

After getting the house in the slum it becomes important to maintain a close social network with neighbors. Data reveals that majority of the families maintain a close relationship with neighbors. One-third of the respondents like the mutual understanding and trust and community cohesion most about living in their respective communities. This is followed by other reasons such as the linkage of the settlement with other areas, the social environment and cheap housing. However, their responses varied within settlements. For example, in Begun Tila and Kallayanpur 49 percent

and 10 percent respondents liked the social environment, whereas in rest of the two settlements no one mentioned about it rather emphasized on other factors such as community feelings and community facilities.

**Table-4.** Dominant Reason for Staying in the Settlement

	Name of settlement				Total
	Balurmath	Kallayanpur	Begun Tila	Bauniabadh	
	% of households	% of households	% of households	% of households	
Very cheap	10.2%	33.8%	29.2%	3.0%	19.5%
Near to work place	28.6%	31.1%	31.1%	34.0%	31.6%
Relatives staying here	16.3%	25.7%	14.2%	20.0%	18.8%
Both very cheap & near to work place	18.4%	4.1%	4.7%	12.0%	8.8%
All apply	16.3%	0.0%	.9%	13.0%	6.7%
Near to work and relatives	10.2%	5.4%	19.8%	15.0%	13.7%
Bought this house	0.0%	0.0%	0.0%	3.0%	.9%
Total	100.0%	100.0%	100.0%	100.0%	100.0%

Source: Field Survey, 2012

### 3.9. Housing and Neighborhood Satisfaction

While participants were asked to rate the levels of satisfaction with current housing aspects majority of them indicated that they were somewhat happy with the overall housing situation, 53 percent being happy and 44 percent being moderately happy in all the study areas. However, it is important to note that the overall housing satisfaction of the residents is comparatively lower among the lower half income strata than that of their counter half. In the Bauniabadh area 75 percent of the residents are happy and the rest are moderately happy. While in Begun Tila 63 percent of the residents are moderately happy, in Balurmatah and Kallayanpur settlements more than 50 percent of the residents were happy with the existing housing situation. While measuring the level of resident’s satisfaction issues such indoor space, utilities, construction materials and community facilities got the lowest average score below 3.5, and satisfaction with the community life attained the highest score.

The Table below indicates almost 80 percent of the residents are happy and 19 percent are moderately happy with the neighborhood they live in. An income group wise distribution of the resident’s responses shows that 51 percent of the total households are happy with the housing and neighborhood earns less than 13,000 Tk per month. However, there are negligible share of households (1.5 percent) that are unhappy with the neighborhood within that income range. Similarly, the percentage distribution of housing satisfaction reveals that the levels of satisfaction are higher in the lower income households. This is suggestive of the fact that despite of their dissatisfaction on the quality of the dwelling they were happy because the poor had limited option to choose from regarding housing.

**Table-5.** Overall Housing Satisfaction of the Residents by Income Group

		Housing satisfaction of the residents							
		Unhappy		Moderately happy		Happy		Very Happy	
		% Of Group By Income	% Of Total	% Of Group By Income	% Of Total	% Of Group By Income	% Of Total	% Of Group By Income	% Of Total
HH Monthly income	<10000	0.0%	0.0%	24.7%	10.9%	16.5%	8.8%	0.0%	0.0%
	10000 - 13000	66.7%	1.2%	43.2%	19.1%	46.0%	24.6%	0.0%	0.0%
	13000 - 16000	33.3%	.6%	20.5%	9.1%	15.9%	8.5%	100.0%	.3%
	16000- 19000	0.0%	0.0%	1.4%	.6%	2.8%	1.5%	0.0%	0.0%
	19000- 22000	0.0%	0.0%	6.8%	3.0%	8.5%	4.6%	0.0%	0.0%
	>22000	0.0%	0.0%	3.4%	1.5%	10.2%	5.5%	0.0%	0.0%
Total		100%	1.8%	100%	44.4%	100.0%	53.5%	100%	.3%

Source: Field Survey,2012

### 3.10. Community Participation

From the research it was found that the poor have the tendency to form committees or get involved in associations which are either organized by themselves or by an external agent like an NGO to solve existing problems or improving the current conditions. An analysis of respondents’ current involvement with a local association or organization shows that 72 percent of the respondents are members of one of more association or local groups. A multiple response analysis shows that 71 percent of the respondents are members of a credit/savings

group, 54 percent of the respondents are members of a resident group, 43 percent of the respondents are members of a cooperative and 36 percent are members of a union.

**Table-6.** Multiple Response Analysis of Residents Organizational Involvement

Org Frequencies	Responses		% of Cases
	N	Per cent	
Union	106	10.1%	35.9%
Employee association	52	5.0%	17.6%
Professional association	39	3.7%	13.2%
Other work related organization	31	3.0%	10.5%
Religious association	69	6.6%	23.4%
Charitable organization	75	7.1%	25.4%
Service related organization	81	7.7%	27.5%
Credit group	212	20.2%	71.9%
Recreational club	16	1.5%	5.4%
Political association	37	3.5%	12.5%
Tenant association	5	0.5%	1.7%
Resident group	160	15.3%	54.2%
Social club	38	3.6%	12.9%
Cooperative	128	12.2%	43.4%
Total	1049	100.0%	355.6%

Source: Field Survey, 2012

According to the findings, 54 percent of the total residents are currently involved with development activities of the settlements with different NGOs. The highest level of participation is recorded in Kallyanpur (63%) followed by Begun Tila and Bauniabadh (54% & 52% respectively). However, residents' participation also varies across income groups. It is evident that more than half of the respondents are currently involved either as a beneficiary, a member, a volunteer or as a staff with NGOs working in the neighborhood. The participation rate ranges from 45 percent in Balurmath to 63 percent in Kallyanpur. Tenancy wise distribution shows that among all the respondents involved with NGOs, 83 percent are owner and 16 percent tenants. The lower participation rate of the tenants is attributed to the fact that tenants are relatively more mobile and NGOs are reluctant to involve the tenants for long-term contracts. While more than half of the residents are involved with NGOs the nature of the activity varies across settlement and income categories. While half of the residents participate in community improvement programs the richer households tend to be less involved. The middle-income strata (income ranging between 10,000-13,000Tk) are participating in community infrastructure development, informal education, training and micro-credit program which is slightly over the poorer or richer income groups within the settlements. In addition, in activities such as community awareness programs and addressing the social problems, there is greater participation of the lower and middle-income groups in the settlements.

An analysis of the reasons of people's participation shows that majority of the respondents were inclined to further participation in future. They mentioned various reasons why they got involved in development efforts. Interestingly, most of them (51%) mentioned 'for better access to services' as the priority reason for their participation. The second most important factor for participation was 'gaining economic and social benefit' (31%) followed by 11 percent who stated that they had no particular reason in mind while they participated but were asked to do so by the NGOs.

With respect to those who did not participate mentioned several reasons. The most dominant factor was identified as no monetary return of such an activity. This reason was followed by 'time constraint' for such unpaid/voluntary activities. This essentially reveals the community perspective that such activities are 'responsibilities of respective NGOs/ organization'. This former was the most significant reason (40%) for non-participation of the lowest income strata among the residents. Whereas within the highest income strata in the settlements the time constraints formed the most dominant reason for lack of participation in community development activities. Overall 10 percent of the total respondents expressed that they did not participate as their development efforts are not related to their life and interest (organizations, philosophy and current work).

#### 4. Discussions and Conclusion

Given the findings above, it can be said that although there are some differences in the income, pace of origin and employment of the residents of the slums the settlements possess some common characteristics in terms of tenure, housing features, and provision of amenities. All the settlements are offering affordable housing to low-income strata. The above discussions provides comprehensive picture of the communities' livelihood. From the research it was found that the poor are socially and economically very vulnerable. Rural-urban migration cannot provide improved opportunities for a significant portion of city dwellers living in slums. Due to lack of education and skill they remain below the poverty line, and limited income compel them to seek for cheap housing in the slums and squatters. Resultantly despite of living for years in the city, they fail to achieve a sustainable livelihood. It was found in the research that limited capital, insecure job and stringent poverty forced the vulnerable groups to depend

on certain survival strategies to cope with vulnerability in the slums. On the issue of coping strategies of poor urban residents in the neighborhoods it was found that the households adopted both multiple modes of earning a livelihood strategy and livelihood security strategy. Multiple Modes of Earning a Livelihood Approach strategy recognizes the existence of multiple means of raising extra income through acquisition of additional jobs. It was found that the households were adopting this strategy by putting more members in the work, getting involved in multiple economic activities and minimizing the cost of housing by living in crowded situation. On the other hand Livelihood security approach offers a holistic framework for assessing the undertaken primarily for the purpose of resources and assets that available, and analyzing how these are linked to the strategies that are used to reach desired outcomes" (Maxwell *et al.*, 2000). It was found from the survey that beside economic activities of the household members, they also maintained some non economic activities that contributed directly or indirectly securing the present and future needs of the household. Some of the non economic such activities include maintaining the social and kinship networks, participation in cultural and religious activities, membership of credit unions, associations, getting them involved in development activities of the NGOs in the slum etc. It is interesting to note that despite of lack of basic services, poor housing condition, and unhealthy physical environment, majority of the respondents are happy with their overall housing situation. Though the level of satisfaction with components such as indoor space, materials and utilities was low, level of satisfaction with community life, cost, and nearness to work was found to be relatively higher. Additionally, lower income strata was found to be happier than people with relatively higher income within the settlements. The primary reason for staying in the settlement was identified to be affordable rent, social networks and easy communication for both owners and tenants. These findings suggest the poor's coping strategy to survive the costly urban living. Additionally, involvement of residents with community development activities of NGOs also shows that residents with lower income considered that participation could bring more benefits in terms of improving the living conditions of the settlements. Therefore, existing participation for them was much higher than those with relatively higher income. It was also interesting to note that the majority of residents were interested in further participation in anticipation of better housing and neighborhood environment. Thus, participation to them was instrumental for attaining a better living environment.

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