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# BENEATH THE SHADOWS OF THE BRAC CENTRE SLUMS OF MOHAKHALI

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## BANGLA SUMMARY

### ব্র্যাক সেন্টারের ছায়াতলে : মহাখালীর বস্তিবাসী

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ব্র্যাক নগর উন্নয়ন কর্মসূচীর (UDP) উদ্দেশ্য হচ্ছে ঢাকা শহরের বস্তিবাসীদের কিছু বিষয়ে সেবা দেয়া। এটা ব্র্যাকের একটি তুলনামূলক নতুন কর্মসূচী। এই কর্মসূচীকে একটি কার্যকরী strategyতে পরিণত করার জন্য প্রাথমিক কিছু কাজ করতে হবে। এটা মনে রেখে ব্র্যাকের গবেষণা ও মূল্যায়ন বিভাগ এই গবেষণাটি পরিচালনা করে। এই গবেষণাটির উদ্দেশ্য ছিল বস্তিবাসীদের বিভিন্ন characteristics/দিক খুঁজে দেখা যেমন, ভৌগোলিক, আর্থসামাজিক, স্বাস্থ্য, শিক্ষা, এবং রাজনীতি সংক্রান্ত বিষয়সমূহ।

গবেষণায় ব্র্যাক সেন্টারের চারিদিকে যেসব বস্তি আছে যেমন, টিবি গেট, তালতলা, সাততলা, কড়াইল, আগাখান পুট, ওয়াসা পুট, ইত্যাদি সকল বস্তির মুখ্য তথ্যদাতাদের সাথে খোলামেলা আলাপ করা হয় একটি চেকলিস্ট অনুসরণ করে।

বস্তিগুলোকে ছোট, বড়, উত্তর এবং দক্ষিণ এভাবে সুস্পষ্টভাবে ভাগ করা যায়। ছোট ছোট বস্তিগুলো সাধারণত ব্যবহার করা হয় থাকা, খাওয়া এবং ঘুমানোর জন্য। আর বড় বড় বস্তিগুলোতে এ ছাড়াও আছে দোকান, বাজার, স্কুল, মাদ্রাসা, মসজিদ, খেলার মাঠ, এমনকি কবরস্থান। ছোট বস্তিগুলোর ঘরের অবস্থা বড় বস্তির ঘরের তুলনায় বেশী করুণ। যেমন, ছোট বস্তিগুলোর ঘর চাটাই, ছালা, পলিথিন দিয়ে তৈরী; আর বড় বস্তির ঘর বাঁশের বেড়া এবং টিনের চাল। তবে সব বস্তির ঘরের মেঝে ছিল মাটির। ছোট বস্তির বস্তিবাসীদের আর্থসামাজিক অবস্থাও বড় বস্তিবাসীদের তুলনায় খারাপ।

\* Summary of the RED research report titled "Beneath the Shadows of the BRAC Centre: Slums of Mohakhali", by Suhaila H Khan, et al. August 1997. 32p (Summarized in Bangla by Suhaila H Khan).

এসব বস্তিতে একসাথে অনেক লোক বাস করে যা খুবই নোংরা ও অস্বাস্থ্যকর, যেখানে এই মেট্রোপলিটান শহরের ন্যূনতম সুবিধা নেই। বস্তিগুলো ঢাকা পৌরসভার মধ্যে অবস্থিত হওয়া স্বত্ত্বেও সেখানে পানি, বিদ্যুৎ এবং গ্যাসের অভাব, যদিও কিছু কিছু বস্তিতে বস্তিবাসীরা অবৈধভাবে বিদ্যুতের এবং পানির ব্যবস্থা করে নিয়েছে। বেশীরভাগ বস্তি গড়ে উঠেছে শহরের বৈধ ম্যানেজমেন্টের বাইরে এবং সেজন্য তাদের স্থায়িত্ব নিয়ে সংশয় আছে। বস্তিগুলো উৎখাতের উচ্চ সম্ভাবনা থাকা সত্ত্বেও বস্তিবাসীদের মধ্যে এ নিয়ে খুব একটা সংশয় নেই।

বস্তিবাসীরা বিভিন্ন ধর্মীয়, সাংস্কৃতিক এবং বিনোদনমূলক কর্মকান্ড করে থাকে। বস্তির বয়স্ক এবং শিশু সকলেই অশিক্ষিত। তবে বয়স্করা চায় যে তাদের শিশুদের জন্য শিক্ষার ব্যবস্থা করা হোক। বস্তিগুলোতে কিছু কিছু এনজিও স্কুল চালু করেছে যেমন, ব্র্যাক, গণসাহায্য সংস্থা। এছাড়াও কিছু কিছু বস্তিতে এনজিওর ঋণদান কর্মসূচী আছে যেমন প্রশিকা, গণসাহায্য সংস্থা। কয়েকটি বস্তিতে বিদেশী এনজিওর স্বাস্থ্য কর্মসূচী আছে যেমন কারিতাস।

**উপসংহার:** বস্তিবাসীরা তাদের বিভিন্ন প্রয়োজনীয় বিষয় এবং চাহিদার কথা জানায়। যেমন, ক্ষুদ্র ঋণ, খাওয়ার পানি, বাচ্চাদের স্কুল, স্বাস্থ্যসম্মত পারখানা, বিদ্যুৎ ব্যবস্থা, ভাল স্বাস্থ্যসেবা এবং স্থায়ী বাসস্থানের নিশ্চয়তা। তবে বস্তিবাসীরা ব্র্যাককে সাবধান থাকতে পরামর্শ দেয় ঋণের ব্যাপারে, বিশেষ করে ঋণগ্রহীতা নির্বাচন করার সময় (ঋণগ্রহীতা স্থায়ী না অস্থায়ী বস্তিবাসী), এবং ঋণের টাকার পরিমাণের ব্যাপারে (বড় অংকের ঋণ যেন না দেওয়া হয়)।

এ গবেষণা থেকে আরো জানা যায় যে ব্র্যাক সেন্টারের চারিদিকের বস্তিগুলোতে ব্র্যাকের বিভিন্ন কার্যক্রমের বেশ চাহিদা আছে। এবং তার পরিপ্রেক্ষিতে একটি পরামর্শ হলো এনজিওর কর্মসূচীর লোকজন যেন বস্তিবাসীদের কথা শুনেই সেমত অগ্রসর হয়। শেষমেষ যখন বস্তিবাসীদের জিজ্ঞেস করা হলো কারা এসব বস্তিতে থাকে, তারা উত্তর দিল, “গ্রামের দরিদ্রই শহরের বস্তি।”



## ABSTRACT

This exploratory slum study looked at the demographic, socio-economic, health related, educational, and political characteristics of the slum dwellers living around the BRAC Centre. The study was conducted from April to June 1997. Data was collected primarily by the lead researcher with an open ended semi-structured questionnaire, and information was collected from the key informants living in the slums. The slums could be distinguished by their size.

The smaller slums were used by the inhabitants to eat, sleep and reside in, but the larger ones had shops, *bazaars*, schools, *madrasas*, mosques, playgrounds, and even graveyards. The physical structure of the huts was worse in the smaller than in the larger slums. For example, huts in the smaller slums were made of *chatai*, sack, and plastic sheets. In the larger slums the huts were made of tin roofs and bamboo walls. All huts had earthen floors irrespective of their size. In general the socio-economic conditions of the smaller slum dwellers were worse than of the larger slum dwellers. Although located within municipal limits, the slums had limited access to important urban services, such as, water, electricity and gas, but some slum dwellers managed to get supply/tap water from various sources and some illegal electricity. The environmental conditions of the slums were very poor due to high population density, poor housing and pollution of the area by human and factory wastes. Most slums were established outside the legal framework of the city management. The possibility of eviction of slum dwellers by land owners was quite high but the slum dwellers were not overtly anxious over the issue.

Needs mentioned by the respondents were: access to credit, potable water, assurance of a permanent staying place, children's school, sanitary latrines, electricity, quality health services, and measures against local crimes. Demand for credit activities was mentioned along with advice that BRAC be careful in beneficiary selection, and size of loan disbursed. A suggestion of this study may be to the programmers to listen to the voice of the slum dwellers and proceed accordingly. Finally, when the slum dwellers were asked who lived in the slums they answered, "*The village poor are the urban slum / 'gramer doridroi shaharer basti' ."*

## EXECUTIVE SUMMARY

The BRAC Urban Development Programme (UDP) aims to provide services to the distressed and underprivileged populace of the urban slums of Dhaka City. This is a relatively new programme for BRAC that requires a lot of ground work for its smooth sailing. With this in mind, this exploratory slum study was undertaken by the Research and Evaluation Division (RED) of BRAC. *The objectives of this study* were to explore the demographic, socio-economic, health related, educational, and political characteristics of the slum dwellers living around the BRAC Centre together with reasons for population immigration and emigration, in order to construct a story of their lives and living.

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This was *designed* as an exploratory study, comprising of the slum inhabitants of TB Gate, Taitola, Karail, Aga Khan Plot, Wasa Plot, Shattola slums and so forth, around the BRAC Centre. *Information source* comprised of the key informants living in these slums. Variables considered were for demographic, population immigration and emigration, socio-economic, educational, health related, political and other characteristics. The study was conducted from April to June 1997. Data was collected mainly by the lead researcher with an open ended semi-structured questionnaire from the key informants and informal group discussions.

The explored slums were clearly distinctive between the Northern and Southern slums, and between the larger and smaller slums. Smaller slums were used by the inhabitants to eat, sleep and reside in, but the larger ones had shops, *bazaars*, schools, *madrasas*, mosques, playgrounds, and even graveyards. The physical structure of the huts was worse in the smaller than in the larger slums. For example, huts in the smaller slums were made of *chatai*, sack, and plastic sheets. In the larger slums the huts were made of tin roofs and bamboo walls. Whether larger or smaller slums, or Northern or Southern slums, all the huts had earthen floors. In general the socio-economic conditions of the smaller slum dwellers were worse than of the larger slum dwellers.

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This exploratory study reinforced the findings of other studies that a large number of the urban populace lived in the slums in Gulshan Thana in extremely unhygienic conditions, which lacked the minimum standards of urban metropolitan living. Although located within municipal limits, the slums had limited access to important urban services, such as, water, electricity and gas, although the slum dwellers managed to get supply/tap water from various sources and some illegal electricity. None of the slums had access to gas. Most slums were established outside the legal framework of the city management, thus, there was a question of their stability. The possibility of eviction of slum dwellers

by government and private land owners was quite high but the slum dwellers were not overtly anxious over the issue. Many slums were established by the local powerbrokers. Socio-cultural activities such as, marriage ceremonies, religious rituals, recreational activities, and so forth took place in the slum community life. The environmental conditions of the slums were very poor due to high population density, poor housing and pollution of the area by human and factory wastes.

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**Implications for BRAC:** Demand for credit activities was mentioned but almost all the respondents suggested that BRAC be careful in selecting its beneficiaries, as to whether the selected beneficiaries were permanent or temporary inhabitants of the slums (those inhabitants who have lived in these slums for 10-25 years are considered permanent residents of the slums). The respondents also cautioned BRAC to be careful about the amount of money to be disbursed and also the type of work to be undertaken. For example, some respondents said that they did not need assistance in the form of credit directly, but could give it in a targeted manner. For example, BRAC could give them electricity to set up their own mini factories such as making buttons, assistance to buy rickshaws. Other needs mentioned by the respondents were: access to potable water, assurance of a permanent staying place, school for children, sanitary latrines, electricity, quality health services, and measures against local crimes, but these needs were not given any cautionary advice.

When the slum dwellers were asked who lived in the slums they answered, "*The village poor are the urban slum / 'gramer doridroi shaharer basti'*." This may sound overdramatic but happened to be a fact. The usefulness of the study findings lies in its degree of utilization. The analyzed data shows findings that may be relevant to multiple BRAC programmes, particularly UDP, in order to develop programme for the slum dwellers, and also give appropriate services to them. The study respondents gave strong indications that there was a strong demand for BRAC to play a significant role. There were a lot of expectations from BRAC to mitigate their sufferings, and BRAC can certainly try to reduce the slum dwellers' marginalized existence through its various programmes.

There is certainly scope for various widespread activities by BRAC programmes. A suggestion of this study may be to the programmers to listen to the voice of the slum dwellers and proceed accordingly. This slum exploration showed that it was possible to explore, map and describe the slums in an urban setting within a very short period of time, and that if approached the key informants from the slum communities were good sources of aggregate information about the slums, specially common information.

## INTRODUCTION

**Rationale:** BRAC needed to accommodate its employees so built the BRAC Centre, but it did not overlook the underprivileged populace who lived in the vicinity of the head office in urban slums. As employees of BRAC head office we spend a lion's share of our daily lives in the luxurious tower called the BRAC Centre. From our respective 15th, 16th, etc. floors we can see the slums that surround us ~~at all corners both in front and at the back of the building. If or when we think about the difference~~ between those who live in the slums located below in our shadow, and us up here in centrally air-conditioned offices it is not a comfortable thought. As part of a development organization we ought to do something for these underserved people, but before we can give any services we need to find out who these people are, where they are from, their aspirations, and so forth. The Research and Evaluation Division (RED) of BRAC cannot provide interventions but it can carry out swift and relevant studies to gather information and disseminate the findings to the Urban Development Programme (UDP) and other relevant BRAC programmes. Also, the BRAC Urban Development Programme (UDP) aims to provide services to the distressed and underprivileged populace of the urban slums of Dhaka City. This is a relatively new programme for BRAC that requires a lot of ground work for its smooth sailing. With these in mind, this exploratory slum study was undertaken by RED.

**Background information on UDP:** BRAC recently started its Urban Development Programme (UDP) similar to its Rural Development Programme (RDP). This programme is aimed at the distressed and underprivileged populace of urban Bangladesh, particularly those living in urban slums. UDP started operating in Dhaka in January 1997. The current UDP programme covers 400 slums and 80,000 households in 13 *Thanas* of Dhaka City. UDP has 9 area offices in Gulshan, Tejgaon, Shabujbag, Lalbag, Demra, Shutrapur, Mirpur, Mohammadpur, and Dhanmondi. According to UDP Gulshan *Thana* is divided into 9 (34 slum) areas. UDP baseline survey was carried out from January to April 1997. Then demarcation of the slums was done during May 1997. UDP started forming groups similar to the RDP village organizations (VO) in June 1997. The UDP PAs conducted the baseline survey and demarcation. UDP Gulshan area office employs 1 Area Manager (AM), 1 Programme Organizer (PO), 13 Programme Assistants (PA), and 1 caretaker to carry out its activities.

## OBJECTIVES OF THE STUDY

The objectives of the study were to explore the demographic, socio-economic, educational, health related, and political characteristics of the slum dwellers living around the BRAC Centre together with reasons for population immigration and emigration, in order to construct a story of their lives and living.

## METHODOLOGY

- Study design: This study was designed as an exploratory study.
- Study area: This consisted of the TB Gate, Taltola, Karail, Aga Khan Plot, Wasa Plot, Shattola, T&T Godown, Amtoli, and Banani Chairmanbari slums around the BRAC Centre.
- Information source: This comprised of the key informants living in these slums.
- Variables: Variables considered were: slum size in terms of number of households and population, size and physical structure of hut, migration pattern, occupational distribution, tenancy rights, local *shamity* (association), exploitation, level of education, location of schools, location of water source, sanitation system, common diseases, health care seeking behaviour, hazards of slums, perceived needs and aspirations, expected role of BRAC, religion, voter eligibility, local faction and leadership, and impressions about BRAC.
- Study implementation plan: This included literature review, formulation of objectives, methodology, checklist for data collection, and a detailed work plan including analyzing UDP baseline survey data. The study was conducted from April to June 1997, with data collection during May 1997. Two interviewers (one male and one female) were involved in the field data collection. The collected data was manually analyzed, but the UDP baseline survey data was analyzed using the statistical package SPSS.
- Data collection technique: Data collection was done with an open ended semi-structured questionnaire from key informants and informal group discussions. Data was collected mainly by the lead researcher. *Triangulation* (according to sources of information) was done among three key informants, that is, an elder<sup>1</sup>, a general adult male and a general adult female slum dweller, and where possible with a *mastaan*<sup>2</sup>. Information on some variables was backed up by questioning other slum dwellers and by actual observation, such as, any school or shop or water source present within the slum, assessing household situation, was physically checked by the researchers. *Participatory Rural Appraisal* (PRA) techniques were applied in order to carry out



social mapping and priority ranking. *Social mapping* elicited information such as, slum size in terms of number of household and population, location of water source, latrine, dustbin, kitchen, drainage system, and so forth. *Priority ranking* elicited information such as, their needs, expected role of BRAC, and so forth. After each interview, the interviewers came back to the office and wrote down all the points covered by the questionnaire since only answers to points 1-22 and 44 of the questionnaire were written down in front of the respondents. Answers to questions 23-47 were written down at the office and not in front of the respondents. Then both interviewers cross checked the answers. This process was strictly followed for each interview with each key informant. General adult male was interviewed by the male interviewer, the general adult female by the female interviewer, the elder/*mastaan* by both interviewers, and group discussions by both interviewers. Cassette player was not used for data collection because respondents might have been biased or withheld information. Discussions usually started with education and health because the slum dwellers seemed more interested to talk about these issues. Then the other issues were probed. The respondents were encouraged to talk at length on whatever subject/issue they preferred in order to relax them and assure them that the interviewers were interested in what they had to say.

Initially the slums were visually identified from the 15th floor of the BRAC Centre and a map was sketched showing their geographical locations in relation to the tower, and with identifiable landmarks. Then each slum on the map was 'explored' by the researchers. This exploration consisted of actual physical survey and observation and recording of the slums. A bird's eyeview initially identified 19 slums; and on exploration these became 34 slums because from the 15th floor they looked like one big slum, but upon closer inspection, they turned out to be 3/4 slums instead of one. During the first phase of exploration twenty two out of thirty four slums were visited in one and a half week, which was also used to build rapport between the slum dwellers and the researchers. During the first phase of slum exploration information (one and a half week) was elicited from group discussions with 20 - 30 respondents comprising slum elders, adult men and women, and children. During the second phase key informants from 6 selected slums were interviewed for three weeks, from Karail Unit Two, Karail Wireless Gate, TB-Gate Jhil Par, Taltola Number One, Taltola Sweeper Colony, and Aga Khan Plot slums.

*Predicament faced during the study:* Interesting and significant differences in data collection between slum and rural areas were observed by the researchers. The tempo was very different in the slums

than from a rural setting. If the researchers went before 9 am no one was interested to talk because everyone was preparing to go to work, eat breakfast or cook breakfast, etc. Between 1-3 pm was also a bad time for interviews because everyone comes back to cook and eat lunch, take an afternoon nap before going on another *khap* trip with the rickshaw till late at night (10 pm), and the respondents got very irritated if anyone wanted to chat with them. For example, one day the researchers went to a Taitola slums at 1:00 pm and introduced themselves to the residents who were cooking at that time.

One woman told the researchers quite irately (using the term '*tui*' instead of '*apni*'), "*Why are you here now? Go away and come back later. We are busy cooking. Is this a time for your discussions?*"

Some slum elders became highly agitated when they realized that the researchers had been talking to people individually without their being present, "*Come out of the house. What are you doing there? Come and talk to me. Do you think you can achieve anything or work in this slum excluding me?*" Taitola chairman got angry and yelled at both researchers, but Aga Khan Plot chairman got hold of and yelled at only the male researcher. Karail was a *mastaan* stronghold, more so than the other slums. The researchers were warned by the vice-chairman and other male slum dwellers that they better talk to Rahim chairman before visiting that slum anymore, and if they did not take permission then they were to be blamed themselves if something unfortunate happened. It was not sufficient to have only the vice-chairman's permission. It was cited how this Rahim once cut off someone's arm in anger. Apparently Rahim had heard of NGO personnel visiting 'his' slum and he was displeased that they had not yet taken his permission. Most of the NGO personnel had talked to the previous chairman but they had to renew linkages with the new chairman.

Two slums were not explored at all because whenever the researchers tried to strike up a conversation dispute broke out amongst the slum dwellers as to whether it was 'really' a slum or not. One person would say it was a slum, another would vehemently deny it, "*Who says this is a slum? This is not a slum. How dare you say this is a slum!*" Five other slums were not visited because they were not visible from the BRAC Centre.

Gender: The '*shanatan chalcholon*' (customary practices) remained in vogue amongst the slum dwellers. Male researchers were given something to sit on and the female researcher was not. When questions were asked everyone paid attention to only the male researcher at first. This was done particularly by the elders/*murubbis* of the slums. After the first visit male slum dwellers started taking the female researcher more seriously and would talk to her more directly and answer her questions. In

informal group discussions it was unusual for women and children to have a say as they were shouted down or sent away in most of the slums: 'Be quiet woman. Why are you talking in our midst?' The same applied for children who would either be shouted down or slapped away. Thus, in the second phase of exploration the researchers spoke to key informants such as, adult men and women, elders and where possible with a *mastaan*. All the female respondents complained during the second phase of information collection that whenever people from outside came to talk (for example, like the researchers from BRAC) women were not allowed to participate in those discussions; it was an all male show. The women found out only if someone actually made a point of talking to them. In Karail the female respondents were continuously interrupted by their male neighbour when the researchers were talking to them, and he kept telling the women not to talk so much.

- Limitations of the study: The exploration of the slums within a very short period of time was a difficult and onerous task. Triangulation was done to give validity to the information obtained from key informants. Furthermore, it was observed that information obtained from informal group discussions in general was similar to information obtained from key informants. Sometimes the group discussions would include an elder and sometimes not, but there was not much difference in the information obtained. One difference between elder and non-elder information was in the time it took to elicit the information; information was elicited in less time from an elder than a non-elder group. Another difference was that non-elders gave information hesitatingly, either because they did not know the information asked for or they were uncomfortable about giving information without prior permission from an elder. The 'impressions' of the present study corroborate with the quantitative numbers of the UDP baseline survey, with some variations in the household and population size. Although the aim was to gather similar information from all slums, but in the end only 6 slums were explored in-depth due to time constraint. Furthermore, sensitive information, such as local factionalization and so forth, was not probed in group discussions or from *mastaans*. The use of key informants to obtain information on slum and household characteristics may have had some inherent biases. However, the authors feel that this was the best possible method of getting in-depth qualitative information in such a short period of time. This method has tried to give adequate and acceptable aggregate information (or better called 'impressions') on certain key slum characteristics, estimates which may be useful for overall planning for various BRAC programme purposes, particularly UDP. Obtaining specific household and individual information was never the purpose of this study, but the UDP survey results were incorporated in this study to give some idea of the numbers that we may be dealing with at least for Gulshan Thana. Also this



RED study did not measure the slum settlements in terms of the size of the land, nor did it include the floating population in the slums (which happened to be quite low anyway, found in other studies). There were 4/5 slums in the vicinity of the BRAC Centre with less than 10 HHs, which were excluded from this study.

## FINDINGS

The slums explored were Karail Unit One, Karail Unit Two, Karail Unit Three, Karail Wireless Gate, TB Gate, TB Gate Jhil Par, Taltola Number One, Taltola Sweeper Colony, Taltola Gulshan, T&T, T&T Godown, Banani Chairmanbari, Aamtoli, Hindupara, Aga Khan Plot, Wasa Plot, Shattola, and so forth. Twenty two slums out the thirty four identified were explored. There were eighteen Northern and sixteen Southern slums. A general profile of the slums and the slum dwellers is given in the form of (summarized) basic aggregate information in Table 1 below.

**Table 1: Basic aggregate information of the explored slums around the BRAC Centre.**

<u>Sl. No.</u>	<u>Name of slum</u>	<u>Age of slum</u>	<u>Ownership of land</u>	<u>No. HH</u>	<u>Population</u>	<u>Home district (origin of dominant groups)</u>
1.	TB Gate 1	12 yrs	Cancer Hospital/govt	30	150	Sherpur
2.	TB Gate 2	24 yrs	Cancer Hospital/govt	30	150	Sherpur
3.	TB Gate 3	25 yrs	Cancer Hospital/govt	175	525	Sherpur and Comilla
4.	TB Gate Jhil Par	23 yrs	TB Hospital/govt.	340	1700	Sherpur
5.	Taltola No. 1	5 yrs	government	60	300	Faridpur and Barisal
6.	Taltola Sweeper Colony	19 yrs	government park	350	3000	Comilla, Barisal, Faridpur
7.	Taltola Fuleshwari Math	6 yrs	government	40	170	Faridpur, Mymensingh
8.	Aga Khan Plot 1	3 mnth	private owner	20	125	Barisal, Faridpur, Comilla
9-12.	Aga Khan Plot 2-5	10 yrs	private owner	500	2500	Faridpur, Barisal
13.	Ex-Aga Khan Rd.23	2 yrs	private owner	200	1000	Faridpur, Noakhali, Comilla
14.	Gulshan Rd.35	12 yrs	RAJUK	200	800	Faridpur, Barisal, Noakhali
15.	Karail Unit One	3 yrs	T&T/govt	800	5000	Various districts
16.	Karail Unit Two	3 yrs	T&T/govt	1550	6300	Various districts
17.	Karail Unit Three	3 yrs	T&T/govt	120	600	Barisal, Comilla, Noakhali
18.	Karail Satellite West	3 yrs	T&T/govt	65	350	Barisal, Comilla, Faridpur
19.	Karail Wireless Gate	5 yrs	government	195	1000	Comilla
(Karail = total 5 slums, on T&T land, 5000 HH, 30,000 population)						
20.	Banani Chairmanbari Godown	20 yrs	government	120	600	Comilla, Faridpur, Barisal
21.	Chairmanbari Jhil Par	10 yrs	government	70	500	Comilla, Narshindi
22.	Shattola Uttar Para	25 yrs	government	300	5000	Patuakhali, Barisal, Mymensingh
(Shattola = total 6 slums, on government land, 5000 HH, 25000 population)						

The following figure shows the location of the slums around the BRAC Centre.

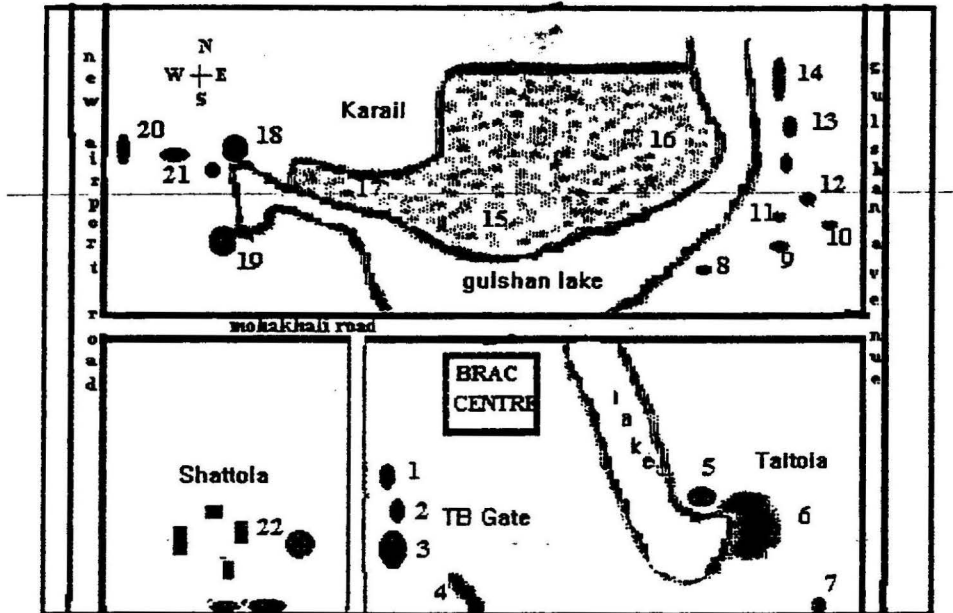


Fig.1: Location of the slum areas around the BRAC Centre (the numbers correspond to the serial numbers given in Table 1).

**Variations among the slums:**

The thirty four slums identified around the BRAC centre can be categorized as Northern and Southern slums, or as larger and smaller slums (see map). Both resemblance and differences were observed among these slums in terms of history, occupational distribution, tenancy rights, home districts, linkages, and so forth.

***Northern and Southern slum variations:*** If all the slums are divided by the Mohakhali Road between Gulshan Avenue and New Airport Road, then the Northern slums were distinct in that all are located by the side of the Gulshan lake, except one, but the Southern slums are not necessarily so. Furthermore, all slums are accessible by road except Karail. To get to Karail one needs to cross the Gulshan lake in a boat. Only very recently a *kancha* (mud) road has been built at the Western end of Karail towards Mohakhali. Northern slums are relatively larger with more mixed population, mostly from

Barisal, Noakhali and Comilla, while the Southern slums tended to be smaller in size mostly with inhabitants from greater Mymensingh.

**Larger and smaller slum variations:** Taltola Sweeper Colony, Shattola, Karail, and Amtoli slums could be grouped as larger and more prosperous slums; TB Gate, Wasa Plot, Banani Godown, Banani Chairmanbari and the rest of the slums could be grouped as smaller and very poor slums. Smaller slums were used by the inhabitants to eat, sleep and reside in, such as Aga Khan Plot slum; but the larger ones such as Karail had shops, *bazaars*, schools, *madrasas*, mosques, playgrounds, and even graveyards. The physical structure of the huts was worse in the smaller than in the larger slums. For example, huts in the smaller slums were made of *chatai*, sack, plastic sheets, and so forth. It is probably better to refer to these huts as *shacks/jhupris*<sup>3</sup>. In the larger slums the huts were one or two room houses with tin roofs and bamboo walls. Whether larger or smaller slums, or Northern or Southern slums, all the huts had earthen floors. In general the socio-economic condition of the smaller slum dwellers was worse than of the larger slum dwellers.

**Size of the slums:** The sizes of the slums were determined in terms of the household and population size. At the time of the exploration the number of households and population in these slums were estimated to be 11,000 (ranging from 20 - 5,000 HH per slum) and 55,000 (this ranged from 2-12 per HH, average being 5; children per HH ranged from 0-6, average being 3.) respectively by the respondents. All were family households, and there were no messes<sup>4</sup>. Nearly 50% of the population were located in Karail and Shattola. Sometimes two HHs lived in one hut, but the HHs ate separately.

**Origin/Home district:** In the larger slums such as Karail and Shattola, the inhabitants were from various districts of Bangladesh, the majority being from Barisal, Comilla and Noakhali. In the larger slums the inhabitants tend to live near their compatriots from the same home district. In the smaller slums they were distinct in their locality. For example, Sherpur dwellers dominated the TB gate slums. Interestingly relatively few slum dwellers were from North Bengal. An earlier report found that migrants in Dhaka slums were mainly from Barisal, Faridpur, Dhaka and Comilla Districts, and they constituted more than three fourths of the slum population of Dhaka (ICDDR, 1991).

**Immigration/emigration patterns:** This ranged greatly with slum dwellers being both permanent and temporary residents of the slums. Those inhabitants who have lived in the slums for 10-25 years were considered permanent residents of these slums. Duration of stay in the current slum and in Dhaka City ranged from 1 month to 25 years. Some of the inhabitants were born in these slums as early as 25 years ago, and they have been living here ever since. Sometimes small slum inhabitants were asked to move to another place. For example, three months ago Aga Khan Plot One slummers were asked to move to make space for newcomers. These people moved 200 yards to the next empty lot and set up their slum again. So, these are temporary residents of Aga Khan Plot One slum but permanent residents of this area since they have been living in this 'area' for over 12 years.

**Immigration/emigration reasons:** For this variable the respondents were asked to mention how many times they had moved since leaving their village, with the names of slums and locations. All the respondents said that they came to these slums in Dhaka because they were finding it hard to make ends meet in the village, where they were semi-starved. A respondent from Karail Wireless Gate Slum said,

*"My family has lived in this slum for two and a half years. Before we were all living in a village in Comilla. We knew someone from this slum who told us about this place. So when we were finding it hard to make ends meet due to our belongings being stolen (we sold our land to buy fishing boat, fishnet) we came here and built this hut."*

Another respondent from Aga Khan Plot slum said,

*"We have been living in this slum for three months only. Previously we lived in Taitola Gulshan slum for 3-4 years. Before that we lived in South Badda. We moved from Badda because the slum there was dismantled. Also it was too far away from my then workplace as maidservant in Banani, from where my second son was kidnapped two years ago."*

Another respondent from Karail Unit Two Slum said,

*"Before coming to this slum we had lived in Shattola slum for a few years. In Shattola we used to rent a smaller room for Tk. 500. Hence, we decided to move to Karail, a larger slum."*

Place of migration also indicated the **trend in drifting**, both upward and downward, among the slum dwellers. Infrequent movement from one slum to another was reported by the respondents on being asked whether anyone had migrated from larger to smaller or from smaller to larger slums. This was

indicative of trends rather than actual movement because information was obtained from key informants only, and not all slum inhabitants. (Upward drifting) A male respondent from Karail Unit Two slum said that he was thinking of moving to Badda as Badda was a better area than Karail. Taltola Number One slum respondents said that they knew of one family who used to live in this slum, but moved to Karail only a few days ago due to the following reason. The daughter of that HH wanted to marry the son of this HH, but he kept refusing. So she complained to her parents and they called a *shalish* meeting calling *matobbars* from another slum. In that *shalish* both parties were thought to be equally guilty and were fined Tk. 500 each. This created a pressure on that girl's family and they first went back to their village and then to Karail. (Downward drifting) A respondent reported that she got married in a family with lesser social status and now lived in the Taltola Sweeper Colony slum.

**Stability of the slums:** Most of the slums explored were established on government land and only 13% were on private owned land. Furthermore, most slums were established outside the legal framework of the city management, thus, there was a question of their stability. It was reported by the respondents that most slums were dismantled and demolished many times, particularly the smaller ones. The slums were demolished either by the government or the private land owners if they wanted to construct something in the space occupied by the slums. Usually the slummers were given notice to vacate the slums a couple of days prior to the demolition. Sometimes the slums were burned down due to altercations with the neighbouring *mohollas*<sup>5</sup>. When the slums were demolished (usually by bulldozers) the slum dwellers took their carryable possessions and moved temporarily to nearby roads and empty lots and came back again to their slum the next day on foot, and built up their shacks again. Thus, there was an assumption amongst the slum dwellers that even if the slums were dismantled it was temporary, and they could come back to set up their houses again at the same place. Taltola Sweeper Colony Slum is also known as Shahid Faruk Colony because a little boy was crushed by a bulldozer two years ago when an attempt was made to demolish this slum. Karail is a relatively new slum, only 2-3 years old. This slum has never been dismantled, not for want of effort but because to get access to Karail people had to travel by boat. Very recently a narrow mud road has been built to connect the slum to the mainland near T&T Mohakhali. The respondents said that they have heard of a recent government plan to relocate the slums, but they emphasized that they will relocate only to areas that will offer them equivalent work opportunities. The respondents further emphasized that they live in these inhuman conditions only because it puts them at an advantage of finding appropriate work.

**Tenancy rights:** This included ownership of hut and land. Ownership of hut ranged from self owned (because they were the landlords themselves) to rental by private owner, although everyone built their own huts at personal cost. Many slums were established by the local powerbrokers who were known by their names. For example, an Aga Khan Plot slum respondent said,

*"We used to pay a rent of Tk. 250 per month previously in the other slums, but here we pay a rent of Tk. 150 for a bigger house. We still have the same owner, Mr. X of Badda. We had the same owner in Taltola and Badda. We were told by Mr. X to move to the current slum."*

A respondent from Taltola Sweeper Colony slum said in a lowered voice,

*"We do not pay any rent other than the monthly fee of Tk. 20 given to our shamity. This money is supposed to go to the benefit of the mosque and madrasa in this slum, but is really for the chairman of the slum."*

Contrary to other studies such as the ICDDR,B-CUS study most slum settlements were found to be located on government or semi-government land rather than private land (according to RED only 13%) in this area. One reason may be that at the time of the ICDDR,B-CUS study the Karail slum was yet to be established which was the largest slum explored for the RED study. Furthermore ICDDR,B-CUS study included the entire city of Dhaka and the RED study only looked at some selected slums in Gulshan Thana. The ICDDR,B study also found that private slums were smaller than slums on government and semi-government land, which coincided with the findings of the RED study. According to the RED study respondents Karail was very expensive as rents of Tk. 500 per room were paid. Badda slums were expensive too, rent being Tk. 1200 for a small one room hut. A considerable proportion of the rent collectors were those who did not own the land. Non-owner rent collectors included local powerbrokers, *mastaans* (members of local gangs, local protection racketeers), and middlemen. The influence of *mastaans* and middlemen was very strong, which was also a finding of a ICDDR,B study (ICDDR,B, 1993).

**Housing structure and access to utilities:** The size of the huts ranged from 3 feet by 5 feet to 10 feet by 15 feet. Like a 1993 ICDDR,B study the present RED study also found that most of the houses were made of poor housing materials. The walls and roofs of the huts differed in larger and smaller slums. In the larger slums, huts were made of bamboo and tin just like a village hut, but in the smaller slums, huts were made of *chatai*, *bera*, sacks, plastic sheets, thick paper, and so forth. It is probably better to call these huts as *shacks/jhupris*. All the huts had earthen floors regardless of their

location. Important urban utilities within the slums, such as, water, electricity, gas, were scant. Some slums had illegal electricity connection that ensured electricity supply during certain hours. A proportion of the slummers managed to get supply water from various sources such as, mosques and private houses. Most of the slum dwellers did not have a separate kitchen as they lived in one room huts! None of the slums had access to gas. Most slum dwellers used clay ovens and *lakri* (fuel wood) for cooking. The clay ovens were located outside in the open, next to the huts. Only in the larger slums such as Karail and Taltola Sweeper Colony slums did the slum dwellers have separate kitchens with a roof and four bamboo pillars just like a village kitchen.

**Possessions owned by slum dwellers:** This ranged greatly from smaller to larger slums and even within the slums. Most small slum dwellers owned cooking pots, a mattress, some clothes, a radio, and so forth. But even within a small slum this could include wooden bed, sofa, TV, dressing table, and so forth. But the latter kind of furniture would generally be found only in the slum leader's hut. Few owned farm animals as there was lack of space. In a handful (3/4) of slums the slum dwellers owned some chicken, a few goats, and fewer cows. One respondent from Taltola said that she had some chicken, as did her neighbours, and they all ate the eggs that were laid. In one TB Gate slum there were several cows belonging to the owner who lived in a five storey house nearby and had appointed a slum dweller as his shepherd. In Karail Unit Two slum the hut was a typical village house with separate rooms, with a tin roof, bamboo wall, and very clean *lepa* (smoothened) clay floor, and had a bed, *almari* and *mora* in the hut.

**Occupational distribution:** Occupational distribution explored both the current and past occupations of the slum dwellers. The male slum dwellers worked as rickshaw pullers, labourers<sup>6</sup>, garment workers, menservants, small business owners, tea-stall owners, fishermen, tempo drivers, babytaxi drivers, office clerk, traffic police, boatmen, and so forth. One male slum dweller said quite succinctly,

*"No one here is involved with just one type of work. Each person does multiple jobs, not simultaneously but whenever possible. Gulshan is a very profitable place to live as there is always work to be found. People starve only if they are lazy and do not avail themselves of all the opportunities present here."*





*This is a picture of a TB Gate slum. The picture shows some rickshaws kept in the middle of the slum, which is also an indication that many male slummers in this slum work as rickshaw pullers.*

The female slum dwellers worked as maidservants, labourers, garment workers, and so forth. The women preferred working as labourers than maidservants because even if they earned a daily wage of Tk. 50 as labourers at the end of the month they earned at least Tk. 1500, but as a maidservant they earned at most Tk. 500 per month. The children worked as *tokais*<sup>7</sup>, garment workers (at least 15-20 children), shop assistants, rickshaw pullers, boatmen, and so forth. Marketing: Many male slum dwellers owned or rented rickshaws which they kept in the slum or in a garage owned by the *mohajon*<sup>8</sup>. The fishermen fished in the nearby lakes of Gulshan, Baridhara and Badda, and sold the catch in nearby or distant bazaars. Furthermore, some slum dwellers were occupied with making pies, *moas*, and so forth, and sold them by ferrying it themselves. Those who made scrubs from coconut shells sold their products to local shopkeepers.



*This picture shows a female slum dweller with her dheki. She uses the dheki to make rice powder, with which she later makes pithas/indigenous cakes. Her husband sells the pies by ferrying it himself. The picture also shows the physical condition of the hut this family lives in.*



In the past, many slum dwellers used to perform similar type of work mentioned under current occupation above, but gave those up mostly because they did not earn enough, or they were ill and could not continue. All the slum dwellers have their roots in the village and they all used to be involved in farming activities before coming to Dhaka. They suffered great losses in crop cultivation and most had to sell their land to survive. They kept on selling their lands till nothing was left, and they came to Dhaka to earn a living.

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**Entrepreneurship:** Electricity was available in some of the slums illegally such as Taltola Sweeper Colony and Shattola. In Karail there was electricity only in the big central bazaar, supplied by a generator (called dynamo by the owner) surrounding the centre play ground of the slum. The owner of this generator was one Mr. Md. Hanif Mia, a member of the Bazaar Committee. There used to be no electricity and it was assumed that electricity would not come to this slum for a long time, and so everyone in the bazaar started to think about what measures to take to bring electricity here. They also realized that they spent about Tk. 20's worth of oil for the *Hajaks* every day. Then Hanif Mia suggested buying a generator and when consensus was reached he bought it. Now he charged Tk. 8 per lightbulb per day for 6 hours of service (that is, from 6 pm to 12 midnight). Currently the generator supplied electricity for 4-5 hours. This rent was collected day to day by his son, himself or an employee. Mr. Mia said that he started this as a business investment. He has been running this enterprise for 8-9 months, but was already incurring losses. He suggested that if BRAC gave him the money he will hand over the generators to BRAC; or if BRAC gave him loans he will try to supply electricity to the entire slum. Hence, he would like a loan of two *lakh* takas from BRAC, and buy a bigger and more powerful generator that will fulfill the need of the entire slum; and his business will be highly successful.

**Exploitation:** The researchers tried to get some impressions of how moneylenders, employers, and *mastaans* exploited the slummers. For example, one male respondent from TB Gate slum said that they were hired by the commissioner at Tk. 200 per day to guard a disputed land between two political leaders. Moneylenders were present in the slum. One female respondent was a moneylender herself, "I lend money and ask for Tk. 20 interest per month. There are others who ask for 20 Tk. interest per week even!" Most rickshaws driven by the slum dwellers were owned by the *mohajon* (one who owned rickshaws and let others drive them for a daily rent of Tk. 50). Labourers were exploited by *dalals* (agents) by not paying the full amount, that is, if the owner gave Tk. 110 daily wage the labourers got

Tk. 80 and the rest was kept by the agents. Now-a-days even the owners did not pay the full wage sometimes. But in Karail it was reported that there were no moneylenders in that slum, and if anyone needed monetary assistance everyone pitched in and donated Tk. 10-20 each. This money was not expected to be returned.

At first the slum dwellers denied paying any rents, but with each subsequent visit the respondents started unfolding and mentioned monetary matters in more detail. The amount of rent also kept going up with each consequent enquiry. At first the slum dwellers answered that they paid a rent of Tk. 10 per month per hut, which was collected by someone in the slum; half of the collection was given to the local mosque or *madrassa* and the other half was given to the Thana (police station). On the third/fourth visit the slum dwellers said that in previous slums they had paid a rent of Tk. 150-200 per hut to the owner, but in the current slum they did not pay any such rent even though these huts were larger than the previous ones. A *Karail* respondent gave a very good explanation of this. She said,

*"When we first wanted to build two rooms we paid Tk. 500 to the local mastans. But before building these rooms we had to fill up the low land. While we were doing the landfilling the mastans came and said that we could not do this as it was illegal. Thus we paid another Tk. 500 to the mastans. Then my husband built the rooms at our own cost of Tk. 3000 each."*

Consequently these respondents built more rooms and each time they had to pay the *mastans* about Tk. 500 for permission to build the rooms. Now the respondent and her family lived in one room and rented out the others at Tk. 250-300 per hut per month. The owners pay Tk. 50-200 every 2-3 month to the *mastans*. They also pay the nightguard Tk. 10 per house per month for guarding the area at night. The slummers said that part of the rent they paid was given to the local mosque or *madrassa*, part of it to *mastans* and the rest to the *Thana*.

**Presence of other *shamities*/NGO programmes:** Most slums have at least a local *bastuhara* (landless) *shamity*<sup>9</sup> and a few *tana shamities*. Money was collected for such a local *shamity* in a TB Gate slum and the collection was at first kept with three different families, one being the respondent's. Later all the money was given to the commissioner. Most slums also had *tana shamities*. In these *tana shamities* money was taken from everyone and then it was drawn like in a lottery every month and a winner was awarded the winnings. TB Gate Jhil Par slum reported having 4 *tana shamities* in a 150 HH strong slum. One *Karail* respondent reported that there were many *tana shamities*, and one or two NGO *shamities* (Proshika and GSS). Other than these there was another type of local *shamity*

in Karail where the respondents gave Tk. 100 per month, and after five years the participants expected to show this collection to the government and get loans of five to ten thousand *takas* each.

The respondents were asked whether anyone from other organization had visited them before. Many answered that yes, only a few months ago from BRAC (on further enquiry these turned out to be UDP PAs)! Other than this people came every 2-3 years and counted the number of huts, households, children, population in the slum, and so forth. The slummers mentioned visits by BRAC<sup>10</sup>, Proshika, GSS, and Caritas (pronounced Kalidash by them). Proshika has been working in some slums, such as Shattola, for 2-3 years and in these slums they already have *shamities*, schools and even health clinics. For example, in Shattola the Proshika *shamity* chairman and secretary said that they would only accept those programmes from BRAC that they do not get from Proshika. If BRAC brought new programmes then they would consider it and work with BRAC, otherwise not. Respondents of Taltola slum said that people other than the researchers came and talked to them but not in such detail and not for so long. Respondents of a TB Gate slum complained that BRAC had set up a children's school in another Taltola slum despite the fact that their slum had no school; but on investigation this turned out to be a school set up by the NGO, Innerwheel. If family planning workers come the slummers think they are from BRAC! One day in Karail the slum dwellers claimed that another BRAC team had come to form a *shamity*. The researchers investigated immediately to find out that it was a team from BAWFA. An elder from Aga Khan Plot slum claimed that BRAC had conducted a lottery there almost one year ago, and there had been seven winners who were yet to see their winnings. In Karail Wireless Gate the respondents said angrily that a few days ago some people came from BRAC and gave water purifying tablets (Halotab). After giving each HH two tablets those people wanted to take pictures which raised the ire of the slummers. The slummers questioned the effectiveness of two water purifying tablets that would purify their drinking water for only two days! On verification it turned out to be non-BRAC people. Thus, now whoever came to visit them the slummers associate the organization with BRAC, good or bad.

The chairman of the Taltola Sweeper Colony slum said,

*"We already have three NGOs working in this slum, GSS, Caritas, and Innerwheel. We know that the Asian Bank gives money to urban slums every year, and I have been trying to get some of that money but without success. I want BRAC to start its shamity in a very big way. BRAC should ask for Tk. 100 per house per month; Tk. 10 is too low an amount. We need only an adult school here as there are enough school for children. We will move out of this*

*slum only if the government gives us a permanent place to stay; whether here or somewhere else does not matter."*

### **Education:**

Educational characteristics were explored, such as, the level of education of the inhabitants, distance of available school facilities from the slums and the duration of attendance in these schools by the slum dwellers. Most of the slum dwellers, both adults and children, were illiterate. A handful of adults, usually one or two per slum, were literate and some could sign their names. One or two children per slum went to Mohakhali or Banani Model Schools. These are the children of the slum leaders who generally tend to be more affluent than the other slum dwellers. This difference indicates the existence of a certain social stratum within the slums. Some children have started going to the new schools set up in the slums by various Non Government Organizations (NGO), such as, BRAC, GSS, Innerwheel, and Proshika, but these schools were set up less than a year ago. Before these NGO schools were set up most children did not attend any school. Only the larger slums had schools in them, such as, Karail, Taltola Sweeper Colony, Shattola, and T&T Godown slums. In Karail there are 9 schools (3 BRAC, 2 GSS, 2 GSF, 2 *madrassas*), and there was 1 coaching centre for SSC and HSC students. Yet, the slummers said that there are still many children who do not attend school in Karail because there are not enough school facilities set up in the slums.

The adults want their children to go to school very much, but they are also anxious about the safety of the children specially when crossing the main road heavy with traffic. The parents are afraid because children go to school on their own as both parents go off to work. Thus, even if they can afford it they do not necessarily send their children to school. The slum dwellers are even willing to pay for tutors but the tutors do not want to come because the slums are dirty and unhygienic places. The following are some quotations from selected slummers. Respondents from the TB Gate Jhil Par slum said,

*" We earn enough to eat and get by. We do not starve like we used to while living in the village. But we want more for the next generation such as education. We tried to get a tutor on our own but we failed. The tutor came for only a couple of days. We do not send children to school because they have to cross the main road and there is too much traffic which is unsafe. Taltola has a BRAC school, why can't you open one here?"* (Later it was verified that the Taltola school was set up by another NGO called Innerwheel).

A female respondent from Taitola Sweeper Colony slum said,

*"I am illiterate, my husband is Metric fail, and my children go to the school in the slum which opened less than a year ago. Before these NGO schools opened the children did not attend any school. There are three schools in this slum which are enough for children of this slum. Those children who do not attend school do so out of choice, not because there is inadequate space in these schools."*

Another female respondent from Karail Unit Two slum said,

*"Education is very necessary because we have to go to someone literate to have our confidential letters read. If we were literate we would not have to rely on others for such a simple task. Salim Commander, an elder, recently opened a night school for adults here, as illiteracy is rampant among the adults here. Before the NGO schools opened only a few parents sent their children to Mohakhali Model School. Now more children attend these NGO schools. If BRAC opened many schools here they would all run because there are still many children left in this slum who do not attend school."*

Previously some children from Aga Khan Plot slum used to attend the schools in Karail but they do not come anymore because it cost them Tk. 50 per month for boat fare. Four young girls from Karail do not attend school anymore because one looks after her young brothers and sisters as the parents go off to work; another girl is about to be married off (indicating that *ballo bibaho*/child marriage exists in urban areas), the rest do not come because they do not feel like studying.

### **Health:**

**Water source:** The slummers mentioned using supply, pond, lake, well and shallow tubewell water for drinking, cooking, bathing and washing clothes. The slummers mentioned drinking supply water, and pond, lake, wells, and shallow tubewell water. Only in Taitola Sweeper Colony slum there was one legal supply tap that everyone takes their water from, otherwise the inhabitants gathered water from private houses or mosques. The slum dwellers bathed in the lake, pond, or used water from the wells. For cooking the slum dwellers used supply water, pond, lake, well, and shallow tubewell water. Clothes were washed in the lake, pond, well, and sometimes using shallow tubewell water. The slum dwellers bathed, washed clothes, disposed of garbage in the lake or pond, from which they also took the water for drinking and cooking. All their daily rituals and activities took place around the same water source. The few wells that were present in the slums were open, and humans and birds both were its users.



*This is a picture of an Aga Khan Plot slum. This slum is located beside the Gulshan Lake. The slummers use the lake water for multiple purposes. In the picture a woman is seen washing her utensils in the lake.*

**Sanitation:** Most of the latrines were located by the lake. Most were *kancha* latrines particularly in the smaller slums. Larger slums like Karail had slab latrines mostly but also many *kancha* latrines. Usually one latrine was shared by 5-6 HHs. The adults used the latrines. The children defaecated wherever they wanted to and later the adults threw that waste in the lake or the garbage dump within the slums. In Aga Khan Plot slum, each HH paid Tk. 10 per month for the use of a *kancha* latrine set up by the owners. It was reported that after defaecating children washed their hands mostly with water, adults washed their hands with soap and water, or just water.

**Dustbin and drainage system:-** The respondents said that garbage was either thrown in a fixed hole or site within the slum, in the lake, or here and there. If they own a farm animal its waste was also thrown away similarly, except cowdung which was sold. For example, in Karail Wireless Gate slum garbage, human and animal, was thrown in a hole at the side of the slum next to the huts, or into the lake. There was no proper drainage system in any of the slums, but there was usually a slope so water trickled into the lake. There was never any flood related submerging of most slum areas. But Karail Unit Three and T&T slums were always water logged during the monsoon and the inhabitants took shelter on the roofs of their houses, or moved temporarily to nearby empty lots which were not water logged.

**Common diseases and death:** The respondents reported that the adults usually suffered from fever, common cold, and cough; and children usually suffered from fever, cough, common cold,



measles, and chicken pox. Diarrhoea occurred but surprisingly not much as reported by the informants. Interestingly those slums whose inhabitants predominantly drink supply water reported fewer incidences of diarrhoea cases than those who reported having difficulty in getting access to supply water for drinking. The slum dwellers think that all their health problems stem from water and sanitation problems due to living in close proximity to the Gulshan Lake. One respondent from the Taltola Number One slum said,

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*"Usually fever and bad wind are the rampant diseases in this slum. This is so because this slum is located next to the lake."*

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They understand that the water of the lake is very bad as every kind of garbage that exists is offloaded here. However, they have no other choice but to use the lake water for multiple purposes and drinking its water is one of them. The slum dwellers were quite superstitious and believed that the wind blowing over the lake was very bad for humans. That is why they give *shinni/manot* every month. This is a cultural-religious ritual that the slum dwellers participate in every month. Every month donations of Tk. 10 are collected from each household and then *khichuri* (rice and lentil together) is cooked. This *khichuri* is blessed by a *hoojoor* or *fakir*, and is distributed to be eaten by all the slum dwellers. The slum dwellers believe that if they give the *shinni* they will not be beset by diseases for a couple of months. Death: The respondents reported that older folk die from old age, children from fever, measles and sometimes diarrhoea, women at childbirth, and so forth in the slums. The slum dwellers opined that the diseases and deaths occurred due to the bad wind/*aowla batash* blowing from the lake. One respondent from Taltola Number One slum reported that she had six sons and one daughter, and two of her sons had died from bad wind, both at the age of two. They died suddenly without any warning.

The respondents gave little or no information on women's diseases because they were asked to mention only those illnesses that occur the most for adults and children in their slums. But it does not mean that women do not suffer from gender specific illnesses, particularly those arising from violence (both domestic and external). But these issues were not probed further.

### **Health care seeking behaviour:**

Nearby health care facilities: All the slums explored for this study are located in Gulshan Thana, which has many pharmacies, private health clinics, public hospitals, and so forth. There are at least 10-15 small pharmacies within walking distance of the slums selling medicine with doctors giving their services. Then there were the multipurpose stores that sold everything including medicine.

Furthermore, there were a couple of NGO health clinics (CARITAS, Proshika) and satellite clinics operating in Karail, Taltola and Shattola. Every slum reported having at least one *kabiraj* practicing his or her ware in the slum. There are numerous traditional healers practicing their ware in this area according to the descriptions of the slum dwellers. Furthermore, according to a recent ICDDR,B publication, Gulshan Thana falls under Wards 19 and 20 of Zone 9, and in these two wards there are 4 MCH-FP Centres, 4 EPI Centres, 3 Dispensaries, and 14 hospitals (ICDDR,B, 1997).

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Choice of health care provider: For mild illnesses the slum dwellers did not adopt any measures, but if the illness was severe they went to government facilities or large hospitals even though in general they were very dissatisfied with the quality of care received there. By quality the respondents were referring to the quantity of medicine they had to buy, the *bakshish* they had to give to get a seat in the hospital, and so forth. Furthermore, the respondents said that they thought government hospitals were free only to find out that it was free in name only. One respondent said, *"I took my son to Dhaka Medical for treatment. He was there for six months and we spent a small fortune and he still did not get well. So we took him to a private clinic and he got better treatment there for less money and less time. If we had known that a private clinic would be cheaper then we would have never gone to a government hospital."* The slum dwellers went to a doctor if it was fever, and if it was bad wind they went to a *kabiraj*. The slum dwellers opined that if someone suffered from bad wind an MBBS doctor could not cure him, and the only recourse was to go to either a *kabiraj* or get *jhar fook*<sup>11</sup>. The consecutive events occurring in bad wind were explained by one respondent,

*"You are walking beside the lake. Suddenly you are touched by the bad wind. You won't realize, that it touched you. You'll come home, eat, and sleep. Then in the evening you will get fever because bad wind has already started eating the inside of your body. It goes on eating until it eats up everything and you suddenly die."*

A respondent said,

*"There is a good kabiraj near the TB hospital, he is a hoojooor*<sup>12</sup>*. Sometimes I bring medicine from Babu doctor in my village in Narshindi and he gave me a vitamin"* (researcher checked and it was a bottle of herbal liquid from Hamdard, or so the label claimed).

A Taltola Sweeper Colony slum respondent said that if they get ill they go to the English doctor (actually a German physician working for CARITAS) who comes to the slum once a week. She also mentioned the presence of a well known *kabiraj* in this slum, who lives at the other corner of the slum.



The respondents said that treatment by both *kabiraj* and doctor can be very expensive. There are some well known *kabirajs* practicing in the TB Gate area. According to the descriptions offered by the slum dwellers every slum had at least one *kabiraj* practicing his or her ware. The slum dwellers buy medicine from local pharmacies. The researchers discovered in Karail a pharmacy whose pharmacist was a ten year old boy! When the researcher said that she was having stomach pain the little boy prescribed either an Antacid tablet or a Ranitidine tablet, depending on how much the patient was willing to spend since an Antacid-tablet-cost 50 *paisa* and a Ranitidine-tablet-cost 2 *takas*.

The respondents said that they were advised by their neighbours, friends and relatives to adopt measures specific, sometimes different and sometimes the same as their own decision regarding seeking health care. The slum dwellers said that they did consult with their neighbours on the step to adopt. Once a female respondent from Taltola suffering from typhoid did not take any medicine because her neighbours had warned her of the possibilities of developing paralysis on ingesting allopathic medicine. On their advice she took only *kabiraji* treatment and got better. Another female respondent from Aga Khan Plot slum reported taking contraceptive pills as she did not want more children. She had learned about contraception from other users of pills and not from any family planning workers.

**Hazards of slums:** The respondents reported hazards related to health, environment, as well as those arising from women and child trafficking, prostitution, drug and alcohol abuse, and violence. The health and environmental hazards were quite prominent as the garbage dump (dustbin is too mild a description) and latrines were located next to the huts where the slum dwellers lived. Most of the slums were located by the Gulshan lake which carries all the waste products of the Mohakhali, Gulshan and Banani areas. These waste products comprise of human and animal waste, garbage dumped by every slum dweller and non-slum dweller, as well as waste from various garment factories, and so forth. One only needs to look at the colour of the water (which varies from dark green to black) flowing in this lake to get an idea how extremely contaminated it is.

The slum dwellers live, sleep and eat in these unhygienic conditions. Many female slum dwellers are involved in making scrubs from the dried shells of green coconuts. These scrubs are very fibrous and these fibres filter the air that the slum dwellers are breathing in all the time. One respondent from Taltola Sweeper Colony slum said that her slab latrine was right next to her outdoor kitchen. She also

mentioned that her family either used their own latrine or the general ones next to the lake at the back of the slum.



*This picture shows a site in a TB Gate slum where the garbage is dumped. The garbage dump is located right next to the huts where the slummers live. This picture also shows children who lack clothing and are malnourished indicating their low socio-economic condition. There are many young children living in these slums.*

It was reported by the respondents that women and children were taken away from some slums by outsiders and not by men who lived in those slums. The women and children were lured away on the pretext of going to some relative's house or getting a job, but they were never heard of again. Their families failed to trace them even when they tried. But fortunately this sort of thing did not occur in all the slums yet. For example, a respondent from Aga Khan Plot slum reported the case of her son being kidnapped from Badda two years ago,

*"We moved from Badda because it was too far away from my then workplace as maidservant in Banani, from where my second son was kidnapped two years ago because of some misunderstanding between family members. We still have not heard anything from him, even though we know who the culprit was. These are very powerful people, so our family did not pursue the matter further." The mother believes that if she is honest her son will be returned to her oneday.*

A. respondent from Karail reported,

*"The mastaans come here to the bazaar and get high (drunk/addicted) on alcohol or other substances. I have also heard that there are bad women in this slum but I do not know where they are exactly located. But these women are certainly present in this slum. I hope I do not get into trouble for discussing these things with you."*

TB Gate Jhil Par and Taltola Number One slummers also reported about *moholla* people bringing bad women to their slums. *Domestic violence* was reported by a Taltola respondent that her husband beat her up whenever he lost his temper. A Shattola respondent said that there were many crimes related to women, such as the mastaans taking them away. Hence, they would like BPCAC to take some protective measures against these activities.

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In Karail, a house was located near the 10 year old pharmacist's shop, with a large bowl in its courtyard containing *gaja*/hemp. One day the male interviewer found four people there including one woman who were making *purias* (little sachets of *gaja*) and also smoking them very openly. One *puria* was being shared by the three men. Apparently Rahim Chairman and his associates smoked *gaja* and drank alcohol everyday and also sold them in the bazaar.

**Religion:** Most of the slum dwellers were Muslims. There were a couple of Hindu HHs, and fewer Christian HHs, but only in larger slums like Karail and Shattola.

**Voter eligibility:** This looked at whether the slum dwellers were voters and the trend in the voting in the last parliamentary election. Most of the adult respondents said that they were voters. Interestingly many were voters both in Dhaka City and in their respective villages. The researchers came across one group of adults who were voters here and not in the village, so in the last election they went back to their village but could not cast their votes. At first all respondents said that they had voted for Awami League (AL) or the Boat. Later many respondents said that they say AL even though they had voted for someone else, because, most people voted that way and this was currently the party in power. In one TB Gate HH the husband voted for AL, but the wife and many other women in the slum voted for Ershad specifically because they thought it very unfair that such a 'decent' man was in jail. The women had reasoned that if he got enough votes the authorities would have to let him go free, which they did. A respondent from Taltola said that she and her husband voted for Sheikh Hasina because her original village was in the same village as Hasina in Faridpur. She was sure that Hasina would not recognize her now, but she was also sure that Hasina would talk to her as her father Mujib was also not repulsed by the poor. So why should his daughter be? A respondent from Karail Unit Two slum claimed that they had voted for AL, yet they had a huge poster of Ershad on the wall. On further probing by the researcher the female respondent laughed and answered more openly, but at the

same time she was worried about this secret allegiance of theirs spreading outside the immediate vicinity of their home. This female respondent opined,

*"In the last parliamentary election we voted for Ershad because we thought he might win but unfortunately he did not. I think it is bad to have a woman Prime Minister as this makes women too powerful that is not good for the country. Just look at how Khaleda Zia ruined the country!"*

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**Factions and leadership:** Local factions exist within the slums and sometimes conflicts breakout among these factions. There were three types of factions: intra-slum (same slum), inter-slum (neighbouring slum) and extra-slum (*moholla*) factions.

*Intra-slum:* There were two factions (Gajirkhamar and Herua groups) within TB Gate Jhil Par slum comprising of people from Sherpur (Mymensingh) District only, Gajirkhamar and Herua. According to a Gajirkhamar respondent the Herua group was more quarrelsome. When Herua women do not have work they take their little children and go begging. This is something the Gajirkhamar women would never do since they are more conscious of their prestige. There are *shalishis* in the slum just like in the village, and there was a separate *matobbar* leading each faction. If there was any quarrel they held a village like *shalishi* and punished the innocent and not the guilty. For example, when an affair occurred between the daughter of a *matobbar* and an orphaned boy in the slum, the boy's hut was pulled down and he was turned out of the slum. If a quarrel could not be solved between the two factions by the *matobbars* they asked the commissioner to intervene and solve the conflict, but as the Herua faction was more intimate with the commissioner the verdict usually went in their favour.

Karail Wireless Gate slum respondents also reported the presence of a local faction in the slum. All inhabitants originating from Comilla lived on one side and the others lived on the other side of the slum. The Comilla people used to own chickens but the people of the other side ate them, so gradually all Comilla inhabitants stopped having farm animals, and now only three people remained who own a cow, a goat and a hen. Taltola Number One slum respondents also reported having local factions. These slum inhabitants were from all over Bangladesh. Out of the 60 HHs in this slum 50 HHs belonged to one group and had their own *matobbar*, and the other 10 HHs belonged to another group with another *matobbar*. "There are *shalishis* here just like in the village, and our *matobbar* is the *shavapati* who is quite fair in his judgment," was reported by the 50 HH group. There usually were no serious quarrels between the two factions, and if there were then the 50 HH group call their

chairman and the other 10 HH group call a *matobbar* from the Sweeper Colony slum, to solve the quarrel.

Inter-slum: There was another type of faction, the one between different/neighbouring slums. The Taltola Number One slum inhabitants got their supply water from their neighbours at the Taltola Sweeper Colony slum. But recently the sweeper colony was creating problems in giving that water free. There were several meetings between the two slums for a solution. The sweeper colony now wanted a rent of Tk. 50 per month per hut from the Taltola Number One slum, but this price was considered too high by the buyers. The chairman of Taltola Number One slum opined that they were being punished because the men from the neighbouring slum used to have *gaja* smoking sessions here, which he got rid of. This raised the ire of those smoking the *gaja*, and as revenge they now wanted to charge a fee for the supplied potable water.

Extra-slum: A third type of faction existed, the one between the slummers and the *mohollas*. TB Gate Jhil Par slum dwellers had a serious quarrel with the *moholla* boys a couple of years ago. The *moholla* boys used to come to the slum and smoke hemp/*gaja*, take heroine and other addictive substances, beat up the locals, demand Tk. 50 from the guests of the slummers, bring outside/bad women to the slum, and so forth. The slummers tried to stop them but the boys would not listen. Finally the slummers protested and beat the boys up. One *moholla* boy was hit with a *daa*/sickle and his ear was cut off which had to be stitched. As revenge the boys burned down the slum. Now there was a case going on against the slummers, and the slummers were being helped by the commissioner. At the pressure created by the commissioner the guardians of the *moholla* boys gave a written statement that the *moholla* boys would not bother the slummers ever again. Now the *moholla* people leave the slummers alone because to do anything the *moholla* would have to pay the Thana Tk. 5-6 lakh, whereas, the slummers have to pay only twenty/thirty thousand takas

Karail Unit Two Slum respondents said that they have village like *shalishis* and *murubbis* here. And just like in the village *murubbis* gave verdicts in favour of those who bribed them with Tk. 200 or a dinner invitation. In Karail slum the difference was that the real *shalishi* was done by the *mastaans*. They decided on the verdict and then they had a meeting with the *murubbis*. Then both the *murubbis* and *mastaans* showed up at the club house where the verdict was publicly announced by the *murubbis*. So people pretend that *murubbis* were giving the verdict, whereas, it was really the *mastaans*. When people died the well off in the slum had to pay the *matobbars* and the *mastaans* Tk.

20 -100, otherwise *mastaans* did not give permission to bury the dead in the slum graveyard. But sometimes if a family was very poor the *mastaans* were benevolent and did not ask for anything and even bought all materials necessary for a proper burial. The respondents mentioned the existence of local factions among different home districts, such as, Noakhali people living together and Barisal people living together, but there was never serious altercation between such groups. But there was a big faction between Karail Unit One and Karail Unit Two, and there were serious quarrels between the two units. When altercation broke out between the two factions Rahim Chairman was expected to solve it. Rahim was approved as the new chairman of Karail by the commissioner. Previously there was a BNP chairman. An NFPE PO said that when NFPE opened its school written permission was obtained from the Bazaar Committee, Rahim Chairman and the commissioner.

There is a separate Bazaar Committee who is in charge of administration of the big central bazaar in Karail. This committee does not belong to any unit and is completely independent. The members of the Bazaar Committee told the researchers that if BRAC undertook activities that pleased or helped them they will let that work continue, but if BRAC did anything contrary to their interest they will not let the issue go without punishing the deserving parties '*sere kotha bolbey na*'. Furthermore the members of the Bazaar Committee told the male researcher, "*Why should we give you all the information on the first meeting. You come to us several times and we will think of what information to give you.*"

**Perceived needs and aspirations, and expected role of BRAC:** The needs and aspirations of the slummers and the expected role of BRAC discussed here were mentioned by the slummers themselves, none are assumptions of the researchers. All the respondents themselves ranked their perceived needs as follows:

- access to potable water
- assurance of stability of the settlement: "*We don't mind paying a rent but this uncertainty about our huts' permanency is unwelcome. Why doesn't BRAC talk to the government?*"
- access to school for children
- access to sanitary latrines
- access to electricity
- access to quality health services
- access to credit (mentioned in the smaller slums and sometimes in the larger slums), and

- access to protective measures against local crime.

*"Here in the city we do not need the income, because more or less everyone has a source of income for living and eating. If we could have access to potable water, or a permanent living place, that would help us more,"* was said by a respondent.

Aspirations: Those living in the slums, both small and large slums, had future aspirations of living better lives than their current ones, and they certainly wanted a better lifestyle for their children. For example, one Taltola respondent did not plan to build a better house here because there was a possibility that the government would dismantle the slum any day; so she bought land in Tongi where she planned to build a permanent house.

Expected role of BRAC: The slum dwellers said that they expect BRAC to play a significant role in their lives. All the respondents said that BRAC could take care of their perceived needs and aspirations mentioned earlier in the text. *The slummers suggested that BRAC might give loans but the amount should be according to what the slummers need. For example, slummers drive rickshaws owned by mohajons who ask for a daily rent of Tk. 50. BRAC can give rickshaws for a loan of Tk. 4-5 thousand and not more than that. If BRAC gives rickshaw loans and stipulated that if installments were unpaid then the rickshaws will be confiscated and kept in the BRAC office; this way people will pay their installments regularly just so that the rickshaw could remain theirs. In the village BRAC did not do this which they should have. Some slummers know about the rural activities of BRAC. and said that in the village there is a problem of getting access to cash and hence there were problems in paying the installments, but cash was not a problem in Dhaka City. Rather BRAC should worry about the amount to be loaned and to whom, whether permanent or transient resident of the slums. Another suggestion was that if installments were made monthly then it would make it easier to repay the loans as four installments a month was too much.*

**Impressions about BRAC:** Some respondents from the slums knew about the rural activities of BRAC. Some respondents were ex-VO members, some had relatives who were VO members, and some were NFPE dropouts. TB Gate slum dwellers said that BRAC should only give loans of very small amounts, not more than Tk. 5,000. One respondent said,



*"BRAC ruined the village people by giving large sums of money. For example, BRAC gave loans of ten/twenty thousand takas. Village folk work one day and do not work for the rest of the week, so it was impossible for them to pay back the large installments. Another bad idea was giving the house loans. The houses were built but did not yield any (cash) returns, which BRAC expected. Instead BRAC could have given the loans to buy land or take temporary pattan<sup>13</sup> of land; even that would have ensured some income. Also, with large amounts of money people went a little crazy because they have never seen so much cash before. So they ate big fish from the market and finished the money."*

Another respondent said that he knew of many huts built that way with BRAC loans. Once a respondent saw a group of people leaving a village in Sherpur and he asked them what the matter was. They replied that it was their birthday! Because they had just taken loans from BRAC and had finished the money by spending it on food, or gambling with it. Now that the officers were coming to collect the money they were leaving the village and going to Dhaka.

*"But there are one or two VO members who genuinely use the loan money and they end up living a better life".*

One female respondent said that she used to be a BRAC VO member. She gave it up because there were problems working with BRAC as BRAC officers gave loans indiscriminately without judging who could return the installments and who could not. Two Karail Unit Two Slum respondents said that the UDP PAs were trying to convince them to become group members. Yet these were well off slummers renting out rooms to others who did not need the extra income; furthermore, these women had always been housewives. These expressed opinions are obviously from a non-representative sample and probably from respondents who are loan defaulters themselves.

**Impressions about the BRAC Centre:** The researchers asked the slum-dwellers whether they knew who owned the "tall" building. The slummers of TB Gate slums said that they know that the 24 storey building belonged to BRAC Company, but they did not know what kind of work BRAC did. Some respondents said that they think foreigners work there. In Tattola some respondents said it was a 14 storey building and some said it was a 20 storey building. Usually it was a concept beyond their comprehension that people might actually work in such a tall building.



## FINDINGS OF UDP BASELINE SURVEY

**Table 2: The findings of the UDP baseline survey (TB Gate, Taltola, Karail, T&T, Wasa Plot).**

<p><b>Household:</b> 4,242</p> <p><b>Population:</b> 17,505 (0-17 yrs: 8,048; 18-55 yrs: 9,465)</p> <p><b>Occupation:</b></p> <p><u>men:</u> rickshawpuller (23%), small business owner (15%), labourer (14%), govt. and private service (12%), garment worker (8%), shop assistant, menservants, beggar, teacher, police, guard, clerk, agriculture, barber, babytaxi and tempo drivers, etc.</p> <p><u>women:</u> housewife (53%), garment worker (18%), maidservant (6%), labourer (6%), small business owner, govt. service, cleaner, beggar, teacher, etc.</p> <p><b>Physical structure of hut:</b></p> <p>56% tin roof, bamboo wall and earthen floor</p> <p>34% thatch roof, bamboo wall and earthen floor</p> <p>7% shacks</p> <p><b>Ownership:</b></p> <p>43% of the HHs owned their huts,</p> <p>96% of the huts were built on govt. <i>khas</i> land &amp; the rest were on private, rented or leased land.</p> <p><b>Voters:</b> 52% of the household heads</p>
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The UDP baseline survey covered most of the slums in Gulshan Thana, but this RED study explored only those slums that were near the BRAC Centre. It should be mentioned that as such the 34 slums covered by UDP baseline survey and the 34 slums covered by RED did not always correspond. For example, all five TB Gate slums were considered as one slum area by UDP, whereas, RED considered them to be distinctly individual slums. Furthermore, the smaller slums were mostly excluded from the UDP baseline survey. Hence, the researchers tried to locate only those UDP survey forms corresponding with the RED explored slums, and analyzed that data. The findings of the analyzed UDP baseline survey data correspond well with that of the RED study which was a qualitative one. This is an indication that if UDP were to include all the variables that the RED study had included the findings would have been similar, and thus, validate the RED findings further.

## DISCUSSION and CONCLUSION

Research conducted on the urban slums of Bangladesh so far has looked at a wide range of topics, such as, behaviour related to water use and sanitation, development of training material, mother's nutrition education and awareness, children's nutrition rehabilitation and treatment, EPI outreach services, KAP on contraception among women, VAC distribution and nightblindness, diarrhoea, cholera, child survival, mother's KAP on ORS, PEM, community based health care, MCH-FP services,

childhood disability, rural-urban migration, IGA, socioeconomic and demographic characteristics. Most studies have been health related. This was an explorative study with wider scopes which qualitatively looked at demographic, socioeconomic, educational, health related, political and other characteristics, Some definitions used in this study were taken from the ICDDRDB report on urban slums<sup>14</sup>.

This slum exploration showed that it was possible to survey, map and describe the slums in an urban setting within a very short period of time; the whole study took about 3 months. The researchers found that the key informants from the slum communities were good sources of aggregate information about their own slums. This exploratory study reinforced the findings of other studies that a large number of people lived in the slums of Gulshan Thana in extremely unhygienic conditions, which lacked the minimum standards of urban metropolitan living. Although located within municipal limits, the slums had limited access to important urban services such as water, electricity and gas, although a proportion of slummers managed to get supply/tap water from various sources and electricity through some illegal means. None of the slums had access to gas. Most slums were established outside the legal framework of the city management, thus, there was a question of their stability. The possibility of eviction of slum dwellers by government and private land owners was quite high but the slummers were not overtly anxious over the issue. Many slums were established by the local powerbrokers who were known by their names (also found by Mizanuddin, 1993). Socio-cultural activities such as, marriage ceremonies, religious rituals, recreational activities, and so forth took place in the slum community life. It was also very clear that the environmental condition of the slums were very poor due to high population density, poor housing and pollution of the area by human and factory wastes.

**Implications for BRAC:** Demand for credit activities was mentioned but almost all the respondents suggested that BRAC be careful in selecting its beneficiaries, as to whether the selected beneficiaries were permanent or temporary inhabitants of the slums. Those inhabitants who have been living in the slums for 10-25 years were considered permanent residents of these slums. BRAC should also be cautious about the amount of money to be disbursed and also the type of work to be done. For example, Shattola respondents said that they did not need assistance in the form of credit directly, but could give it in a targeted manner. For example, BRAC could give them electricity to set up their own mini factories such as making buttons, and assistance to buy rickshaws. Since Dhaka Municipal Corporation does not give licenses to any new rickshaws BRAC could give loans to buy second hand rickshaws. Furthermore, people with poorest socio-economic condition live in the smaller slums. Thus, better programme targets may be found in the smaller slums rather than the larger ones. Also, if the

larger slums are targetted then those living in smaller slums will tend to be overshadowed. The UDP might think that small slums are temporary, but some of these slums have been in existence for 25 years. The slummers themselves ranked their needs as follows: access to potable water, assurance of a permanent staying place, school for children, sanitary latrines, electricity, quality health services, credit, and measures against local crimes.

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BRAC-RDP is a successful and well established programme in rural Bangladesh. UDP may want to emulate the strategy used for RDP, but RDP's successful rural approach needs much modification to be successful, since UDP is an urban based programme targetting a very specialized group, that is the urban slum inhabitants. The issues that UDP should consider seriously are the following: slum dwellers are 'go getters' much more so than villagers; more cash is available to the slummers than villagers; women slummers did not appear to be shy; women slummers work for wages along with husbands and sons (unlike in village where men are the main bread earners for the family); RDP gives loans to women to buy cows, goats, chicken, etc. but in the slums there is a lack of space to rear these farm animals. Furthermore, there are special needs for the slummers, like water and sanitation, eviction, crime, and so forth. These problems also exist in rural areas but the dimensions, degree and intensity differ greatly in urban slums, and sometimes worse in the slums which is quite evident in the statistics given below in Table 3.

**Table 3: Differences in birth rate, death rate, IMR in Bangladesh by residence (GoB-UNDP, 1994).**

Indicators	National	Rural	Urban	Urban Slum
Crude Birth Rate	34.2	36.3	28.0	28.5 - 39.3
Crude Death Rate	12.0	12.9	8.3	43.6
Infant Mortality Rate	109.2	113.2	98.0	152 - 180
Average floor space per person (sq.m.)	4.5	4.4	5.0	1.4 - 1.9

When the slum dwellers were asked who lived in the slums they answered, *"The village poor are the urban slum 'gramer doridroi shaharer basti' "*. This may sound overdramatic but happened to be a fact. The usefulness of the study findings lie in their degree of utilization. The analyzed data shows findings which may be relevant to multiple BRAC programmes, particularly UDP, in order to develop programme for the slummers, and also give appropriate services to them. The study respondents

gave strong indications that there was a demand for BRAC to play a significant role. There is certainly scope for various widespread activities by BRAC programmes. BRAC can try to reduce the slum dwellers' marginalized existence through its various programmes. Since, the needs and aspirations and expected role of BRAC were mentioned by the slummers, a suggestion of this study may be to the programmers to listen to the voice of the slum dwellers and proceed accordingly. This slum exploration showed that it was possible to explore, map and describe the slums in an urban setting within a very short period of time. The researchers found that if approached the key informants from the slum communities were good sources of aggregate information about the slums, specially common information.

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## ENDNOTES:

<sup>1</sup> **Elder:** They may be self selected or verbally selected by the rest of the slum dwellers. Or appointed by the 'owner' of the slums. Sometimes the elders are referred to as 'chairman' of the slum. His role is actually that of an adviser than a leader as he tells the slummers what to do and what not to do. Another type of elder may be the local powerbroker or a political leader who are known by their names. The elder may also be a *murubbi* or *matobbar*.

**Murubbi:** older person in the slum whom everyone looks upto and listens to.

**Matobbar:** a leader who lives in the slum and holds village like *shalish* in case of conflicts. This person maybe an older gentleman or a relatively younger one living in the slum. Sometimes the *murubbi* and *matobbar* is the same person. Most of the times the elders are also the resident leaders of the slums. The *murubbis* and *matobbars* expect BRAC to give the slum dwellers large sums of money, so when they hear about two/three thousand Tk. loans they get very uninterested, because when they start hearing about shamities they start thinking of getting loans of twenty/thirty thousand takas!

**Shalish:** informal village court, held in the slums by the elders/*matobbars*.

<sup>2</sup> **Mastaan:** A special effort was made to interview the local *mastaans* (hoodlum/gangster, members of local gangs, local protection racketeers). The slum leaders were not necessarily *mastaans*, they were usually the *murubbis*/elders or the *matobbars*. Usually the *mastaans* did not live in the same slum that they ruled. According to the slum dwellers these were gentlemen's sons who lived in the *moholla* or elsewhere.

<sup>3</sup> **Jhupri:** typically U shaped, made of a-mix of poor housing materials, e.g. bamboo, paper, sac, plastic sheet, tin, etc.

<sup>4</sup> **Messes:** individuals living in groups without their families

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- <sup>5</sup> *Moholla*: neighbourhood; **slummers** = those who live in the slums, slum inhabitants
- <sup>6</sup> **Labourer**: construction worker, loader, land cutter/shifter/*matikatey*, etc.
- <sup>7</sup> *Tokai*: little boys and girls who collect throwaway things from the streets and dustbins and use or sell them later on.
- <sup>8</sup> *Mohajon*: One who owned rickshaws, babisaxis and tempos, and let others drive them for a daily rent. Moneylenders lend money to people in times of need at a steep interest rate. The Bengali word for moneylender is also *mohajon*.
- <sup>9</sup> *Shamity*: means association; may be a local landless or some NGO shamity.
- <sup>10</sup> **BRAC**: Bangladesh Rural Advancement Committee; **GSS**: Gono Shahajjo Shongstha; **BAWFA**: Bangladesh Agriculture Worker's Foundation
- <sup>11</sup> *Jhar fook*: This is a type of traditional healing done by *Ojhas*. This *ojha* utters some specific prayers according to the need of the illness, and may give a *tabij/amulet*.
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- <sup>12</sup> *Hoojoor*: maulovi/religious leader usually associated with a mosque, who may treat people by saying a few prayers. This person utters some specific prayers according to the need of the illness, and may give a *tabij/amulet*.
- <sup>13</sup> *Pattan*: temporary lease of farming land for a certain amount of money
- <sup>14</sup> **Definitions** (ICDDR,B, 1993): **Slum**: predominantly poor housing, very high housing density, and poor sewerage and drainage facility. **Slum household**: A slum household is a household located in a slum settlement in which the households share latrine and share water sources. **Thana**: police jurisdiction area.

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