

Re-examining the Resettlement Question in the Context of Migrant Women's Security and Urban Poverty in Bangladesh

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The growth of shanties, slums and squatter settlements is inextricably linked with rapid urbanisation and the emergence of mega cities in the developing countries. Simultaneously, resettlement featured prominently in the agenda for poverty alleviation programmes in many of these countries, particularly in Bangladesh. Draconian measures are also taken to remove the migrant poor from the centre of the city, both by the government and the vested interest groups with a view to taking control of the land. Such measures could neither resettle the poorer people, nor reduce urban poverty. Rather, it has more negative implications for poorer women than men, as it threatens their security and job opportunities, more than anything else. The paper argues that to be meaningful, poverty reduction programmes in urban areas must address the issues of women's security, identity and the protective umbrella of social networks, work opportunities and must involve poorer communities as partners while implementing housing and shelter programmes.

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Introduction

Rapid urbanisation and widespread urban poverty are the emerging features of many third world countries. The number of people living in the urban areas of the developed regions doubled from 452 million to about 894 million and in developing world, it increased six times from 285 million to 1.7 billion over the last four and a half decades (1950-1995) (Afsar, 1995 :15; United Nations, 1995a). Nearly half of the urban population is living in slum and squatter settlements in many third world cities. More than a quarter of the inhabitants in most mega cities live in poverty (Oberai,1993:xi). Some 300 million urban dwellers in developing countries currently live in poverty. The number of

poor urban households living in absolute poverty in developing countries is projected to increase from 40 to 72 million between 1980 and 2000 and that of poor rural households to fall from 80 to 56 million during the same period (United Nations Development Programme, 1990). For the developing world as a whole, internal migration and reclassification of urban areas accounted for a large part of urban growth in the 1980s (54 per cent), but its contribution varied considerably from one region to the another. In South Asia and Southeast Asia for example, the rural-urban migration and reclassification of urban areas together contributed to the urban growth which increased from 44 and 51 per cent in 1980-85 to 46 and 55 percent in 1990-95, respectively. It is likely to increase further to 53 and 58 per cent respectively for the two regions between 2000 and 2005 (Afsar, 1995:34). Often rural-urban migration is seen as a means by which rural poverty is transferred to urban areas thus posing a threat to urban stability. Draconian measures are adopted to remove migrant poor from the city centre to the periphery in order to discourage migration. Resettlement of slum dwellers emerges as one of the most commonly adopted strategies in many developing countries and Dhaka, the capital city of Bangladesh, is no exception.

Dhaka can be described as a city of migrants like any other cosmopolitan city, as more than three quarters of its population constitute migrants predominantly from rural areas. Here too poverty co-exists with prosperity (Afsar, 1995:72). Nearly half of Dhaka city's population live below the poverty line income and this is manifested in a number of relative deprivation indicators such as large proliferation of slum and squatter settlements; co-existence of kutchra types of houses along with skyscrapers; a stream of half naked, barefoot, illiterate and malnourished children compared to highest concentration of well-groomed children going to English medium schools. Poorer migrants, who came predominantly in search of job or better employment opportunities, are housed in more than an estimated 3007 slum and squatter settlements in the Dhaka City (Asian Development Bank, 1996:4). Ever since the emergence of Dhaka as the capital of an independent country, a series of resettlement and eviction attempts were made under almost all political regimes, starting from 1974-75 till 1996.

The ideology behind the resettlement strategy was essentially derived from the theory of 'culture of poverty' that perceived poor migrants as evils, misfits and intruders to the city. Hence, instead of

removing poverty, poor people were uprooted from their workplaces and from the protective umbrella of their kinship networks. Such a measure has more negative implications for poorer women than men, as it threatens their security the most.

The present paper examines, critically, the gender dimension of urban poverty in the migration and settlement process in Bangladesh in the first part. The whole issue of the growth of slum and squatter settlements, their functional role in housing poor men and women is analysed in the second part. Finally, the third part is devoted to the analysis of emerging problems of eviction and resettlement and how it affects men and women. This is followed by examining the implications of the findings on policy options in the context of rapid urbanisation, challenges of urban poverty and women's security.

Data, Sample and Methods

A wide range of methods and sources are used for drawing observations for the present paper. These include a thorough review of the existing Asian Development Bank (ADB) findings (1996) and census data collected by the author in 1996, as well as relevant survey/data, rapid appraisal of selected *bastis* (settlements), in depth interviews with individuals and institutions, group meetings with leaders and resettled migrants. Initially two *bastis*, Kallayanpur and Nilkhet, having 1420 and 522 households were selected for an in depth study. Nilkhet is one of the oldest *bastis* established for resettlement of Biharis in the 1950s and the Kallayanpur settlement was established nearly 10 years ago. It is believed that two different durations would help to generate insights on the dynamics of slum formation in a better way. Moreover, these two *bastis* experienced fire accidents. The choice of these locations is likely to provide an opportunity to examine the issues of decay of *basti* and resettlement better. Findings from these two *bastis* were also compared with other *bastis* more particularly, Khilgaon Bagicha and T.T Para, as the author had baseline information on these *bastis*.

During the field survey, it was observed that a few affected residents of Nilkhet moved to Kamrangir Char at the southwestern part of Dhaka City, for resettlement. Subsequently, a tracer survey was also conducted with those migrants, who moved from Nilkhet *basti* to Kamrangirchar after the eviction attempts. This is a unique component added to the study of migrants at destination, which helped to re-examine the issues of resettlement in a better way.

The focus on two categories of poor women migrants, namely female headed households and female garment factory workers has provided insights for this paper. Whilst the female headed households are recognised to be the poorest and the most disadvantageous category among the poor, the female garment factory workers are often the first generation migrant workers in Dhaka city, who deserve serious attention. Not only the sheer size of nearly 800,000 female migrant workers in the garment factories in this city alone, but the problems they face in the migration and settlement process in a most rapidly expanding but least equipped metropolis, demand urgent attention of the planners and policy makers. Hence, these two categories of women in Dhaka city are covered to highlight the multidimensional problems and the special needs in women's migration, settlement and the resettlement process.

The female headed households for the study were drawn from the census data often slum and squatter settlements from seven randomly selected *thanas* of Dhaka city conducted by the author in 1996. *Thanas* are the largest administrative units having a population between 100,000 and 650,000 (Afsar, 1995:59). About 4037 households were enumerated in 1996, of which 17 per cent are headed by women. There are 14 *thanas* in Dhaka city of which seven are selected randomly from random number tables. Out of seven, four *thanas* namely, Mirpur, Mohammadpur, Lalbagh and Demra have the highest concentration of slum and squatter populations (ADB, 1996:8, Bangladesh Bureau of Statistics, 1988:20). Generally one slum or a squatter settlement is selected from one *thana* excepting Mirpur and Sabujbagh from where four sample study areas were drawn. The selection of slum or squatter settlements were based on the following criteria:

- having a minimum 200 to 1000 households;
- poor living, environmental and economic conditions; and
- existing for at least five years.

A subset of gender disaggregated data on male and female headed households was derived by stratifying households on the basis of occupations of heads and a proportional random sample of 200 was drawn. Data on income, expenditure, savings and indebtedness, gender division of labour, hygienic practices, physical and environmental conditions, migration and mobility, were covered through household surveys.

The observations for the garment factory workers, is drawn from the data collected from a recently conducted survey by the author

(Afsar, 1998a) covering 11 garment factories and 508 randomly selected workers, representing 15 per cent of the total workers. This is supplemented from the insights generated with the help of focus group discussions.

Gender Dimension of Urban Poverty in the Migration and Settlement Process

Women comprise 70 per cent of the world's poor (United Nations, 1995b) and poverty is over represented among women and children. A female headed household in an urban area earns three-quarters of the income earned by a male head in Bangladesh (Bangladesh Bureau of Statistics, 1995:47). Poor settlements are often characterised by a predominance of children and greater number of female headed households, compared to other areas. Children under 15, constitute nearly 45 per cent in those agglomerations compared to 39 per cent for urban areas (Afsar, 1996). Similarly, the magnitude of female headed households increases from well below 10 per cent in urban areas to 17 per cent in those slums (Mitra, Nawab Ali, Islam, Cross and Saha, 1994). The correlation between the magnitude of poverty and female headed households is globally evidenced (International Labour Organisation, 1995; United Nations, 1995). In Bangladesh, the magnitude of female headed households under ultra poverty (1600 kilo calorie per person), the worst manifestation of poverty, is significantly higher among females (nearly a quarter) than male headed households (15 per cent) (Bangladesh Bureau of Statistics, 1995:50).

Women are more affected by the migration process than men, both at the place of origin and destination. At the place of origin, often the husband migrates, leaving behind the wife and children, without either much familial help or financial support. Sometimes they do not come back or come with another wife. In slum and squatter settlements, the emergence of female headed households is invariably linked with erosion of familial support, forms of marital instability and a lower number of male than female adults. Nearly three-quarters of female heads are divorced or widowed compared to only two per cent of the male heads (Table 1). In such a situation of abandonment, women bear the burnt of poverty along with the responsibility for child rearing, with little or no support from adult male members. Female headed households have lesser number of working age members — 1.0 and 0.95 earners on an average, compared to 1.14 and 1.04 members, respectively of male headed households. Moreover, they have only 0.6 male

earners as opposed to 1.3 for male headed households (Table 2). Elsewhere, based on a review of the empirical evidence of Bangladesh and a few other cities, the (Afsar, 1996:7) argued that:

It is important to have male earning members because adult males nearly always work and earn more than a woman worker. Due to labour market discrimination against women, women's larger share of household and child bearing responsibilities, lack of familial support, women in general and female heads in particular, are worse off than their male counterparts.

TABLE 1
Percentage Distribution of Household Heads by Age, Sex and Current Marital Status in Ten Slums of Dhaka City

<i>Age group</i>	<i>Married</i>	<i>Un-married</i>	<i>Divorced</i>	<i>Widowed</i>	<i>All</i>
15-24					
Male	83.9	14.6	1.1	0.4	100.0
Female	40.7	8.5	44.1	6.8	100.0
25-34					
Male	97.5	1.9	0.5	0.1	100.0
Female	26.3	1.9	42.2	29.6	100.0
35-44					
Male	98.1	0.4	0.6	0.8	100.0
Female	24.5	0.5	26.4	48.5	99.9
45-54					
Male	98.8	-	0.2	1.0	100.0
Female	20.8	-	13.5	65.6	99.9
55-64					
Male	94.9	0.4	0.4	4.3	100.0
Female	12.1	-	3.4	84.5	100.0
65+ Male	93.7	-	-	6.3	100.0
65+ Female	-	-	4.3	95.7	100.0
All Male	96.5	2.0	0.5	1.0	100.0
All Female	24.0	1.7	28.5	45.8	100.0

TABLE 2
Household Composition by Gender of the Household Head in
Ten Slum Areas of Dhaka City

<i>Household Composition</i>	<i>Male Headed Household</i>		<i>Female Heuded Household</i>	
	<i>No.</i>	<i>Average</i>	<i>No.</i>	<i>Average</i>
<i>Children (0-14)</i>	6402	0.95	933	0.70
Male	3223	0.96	467	0.70
Female	3179	0.94	466	0.70
<i>Young Population (15-24)</i>	2516	0.40	411	0.77
Male	886	0.26	197	0.29
Female	1630	0.48	214	0.32
<i>Working Age Members</i> (10+ years)	6911	1.14	1265	1.02
Male	4627	1.37	448	0.67
Female	2284	0.68	817	1.22
<i>Earning Members (10+)</i>	6169	1.05	1159	0.95
Male	4237	1.26	393	0.59
Female	1932	0.57	766	1.14
<i>Aged People (60+)</i>	389	0.66	94	0.10
Male	279	0.08	17	0.03
Female	110	0.03	77	0.11
Average age of the head (years)	3367	37.6	670	38.3

Source: Slum census of Dhaka city, 1996.

At the urban end, be it with spouse or alone, women are continuously waging war against want, adversities, deprivations and insecurity, towards achieving a better future (Afsar, 1992). Unlike men, who can sleep in the open, women irrespective of their marital status, need a secure shelter. Hence, with an increasing independent migration of women, who come predominantly to work in export-oriented Ready Made Garment (RMG) factories, new types of families such as branch families, and single member families are emerging. It is interesting to observe that, 42 per cent of the non-slum households in Dhaka city have joint and extended types of families, whereas slum households are characterised predominantly by nuclear types of family (between 66 per cent and 75 per cent). A quarter and a third of female and male garment factory workers respectively, live in branch and single member families (Table 3).

TABLE 3
Distribution of the Sample Garment Factory Workers by Sex and Types of Families they are Currently Living with at the Destination

<i>Types of Family</i>	<i>Male</i>		<i>Female</i>		<i>All workers</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Nuclear	32	39.5	182	42.6	214	42.1
Extended	13	16.1	67	15.7	80	15.7
Joint	1	1.2	20	4.7	21	4.1
Branch family*	7	8.6	43	10.1	50	9.8
Single parent family	8	9.9	60	14.0	68	13.4
Single member family	20	24.7	55	12.9	75	14.8
All families	81	100.0	427	100.0	508	100.0
		(15.9)		(84.1)		

Note : *Branch families include mainly siblings, cousins and co-workers living together.

Source : Survey of 14 garment factory workers in Dhaka city, 1997.

In the main part of the city, four-five other family members and relatives live largely in one room accommodations sharing a floor area ranging between 50 and 200 metres. Outside Dhaka City Corporation and in fringe areas, people live in slightly bigger floor areas of about 250 metres with more rooms than in the main city and at a cheaper rate. Thus, whilst a garment factory worker has to spend nearly US\$ 15 on house rent in the city proper, it reduces by US\$ 3-4 for those living in fringes or outside Dhaka City Corporation areas. The amount they pay for house rent constitutes the whole salary of the unskilled production workers and two-fifths of the skilled production workers. As a result, they cannot afford to live alone and have to live with either parents or brothers and sisters or relatives. Female married garment workers live with their husbands and are in a more disadvantageous situation than the former, in terms of domestic work. Table 4 shows that nearly four out of every five currently married females have to manage the domestic chores alone compared to nearly 13 per cent of their male spouse and 28 per cent of the unmarried female workers.

Married women face tremendous problems. On the one hand, they generally manage household chores almost single handedly and, on the other hand, they face the problems of suspicion if they come late or do not hand over the expected salary. Often they are late to reach the factory which results in a salary cut. Some husbands beat their wives, if they do not get their food ready after returning from work.

Husbands, on the other hand, often come late and are not bound either to give explanations or to hand over their salary to their wives. Some of them establish extra-marital relations and abandon their first wives. The abandoned first wife joins a garment factory and works hard to maintain herself and her children. They do not get any maintenance nor any legal protection in the case of threat by the ex-husbands.

TABLE 4
Percentage Distribution of Poor Urban Women by Time
Spent on Fetching Water/Fuel in Selected Slum Areas in
Metropolitan Manila, 1990 and Dhaka, 1996

<i>Time Spent (in hours)</i>	<i>Dhaka slum</i>
	36.0
1-2 hours	58.0
2-3 hours	3.0
3-4 hours	2.0
4+ hours	1.0
Total	100.0 (200)

Source: Afsar, 1996:18.

It is widely believed that in the Indian sub-continent, including Bangladesh, women's autonomous migration from rural to urban areas is a low, compared to Sri Lanka and Southeast Asian countries, largely due to low economic growth and the rigid normative prescription of the patriarchal society (Fidley and Williams, 1991; Yousef, Buvinic and Kudat, 1979). Notwithstanding such a negative image, with a rapid expansion of RMG factories in the capital city in the 1980s, there has been a boost in independent migration by young women in Bangladesh. This is reflected in the sex-ratio of migrants (Afsar, 1995) and even in the age specific (15-30 years) urban sex ratio, which became more feminine in 1994 (Mitra *et al*, 1994) from male dominated in the previous census years 1981 and 1991 (Afsar, 1995). In Bangladesh, seclusion of women was observed in the case of landed families only. For the large majority of landless families, women always contributed to family's income, whether directly through harvesting or indirectly through post-harvest and other income generating activities. Thus, when the demand for female labour was generated through the RMG sector, as a result of export promotion by the private entrepreneurs, it was met with the help of a loyal kinship network support from villages.

Through in depth interviews with employers of garment factories, it was revealed that they preferred migrant female labourers over urban residents because of the former's loyalty, docility and law abiding ways. These factories generally produce ready-made garments such as shirts, pants, jackets, jogging sets, blouses. A few also produce knit-wear, with the raw materials and orders, supplied by external buyers, mainly from North American and the European countries. Women work here mostly as unskilled production workers and operators. Some of them also work as supervisors, but very few were quality inspectors.

Elsewhere, the author has demonstrated that more than half of the garment factory workers had connections with employer's agents and nearly 90 per cent of them had acquaintances in Dhaka, prior to migration (Afsar, 1998b). Thus, a large number of rural women, almost equally divided between ever-married and currently unmarried, are migrating to Dhaka city in their teens. Four out of every five of these women belong to functionally landless families as opposed to a half of their male colleagues. A female garment factory worker has four median years of schooling, which is comparable with her age cohort (15-39 years) in urban areas, but clearly much greater than her rural counterpart (Afsar, 1998a).

With a heavy concentration of working age population and unmarried workers, the dependency ratio is very low in the families at the destination of migrant workers. Conversely, with the migration of young and active adult members from villages, the dependency ratio is a very high 76 per cent for those households in rural areas. This suggests that migration is adopted as a family strategy for income diversification, where young and adult working men and women are sent to the areas of economic opportunities. Network support of family members, relatives, friends, neighbours and acquaintances from the same districts facilitate migration of both men and women, prior to and after migration. An individual's coping capacity improves with the availability of aid and assistance in the new location and place of residence.

However, though living with relatives or siblings can be a cost-saving strategy, it does not always ensure security to the female garment factory workers. Discussions at the residential locations disclosed the following problems related to their settlement in urban areas which threaten the security of the female garment factory workers :

- Women workers work late into the night and if there is load shedding at the time of departure, they are approached and teased by *mastaans* (muscle men) who sometimes kidnap a few of them. Two such cases in Kalapani area of Mirpur *thana*, were cited, where girls were kidnapped and raped by *mastaans*.
- In the city, they are often forcefully evicted and their belongings are damaged or thrown and even confiscated when they fail to give the house rent in time. This is the situation in many areas, such as Mahakhali, Banani, Chairmanbari, and so on. The workers often cannot pay house rent in time because, generally, they are not paid on a fixed day or even a fixed week.
- Outside the city corporation area, there are vacant places bordered by a canal or river and the danger of rape and kidnap by *mastaans* looms large there. In the Arichpur Union of Tongi *thana*, where such locations exist, six cases of kidnap and subsequent rape of garment factory workers have been reported in the last two months.
- In the southern fringe areas of Dhaka city such as Madhya Badda and Hajipara, semi-pucca and semi-kutchha types of houses are built by owners over marshy land, ditches and drains with the help of bamboo poles. There have been occasions when women workers have fallen from those poles in the drains, at night.
- Cases of women garment factory workers quitting their jobs because of sexual abuse by mechanics or other staff, also exist.

It is difficult to estimate the magnitude of the incidence of the above instances cited above. The quantitative techniques used to determine the magnitude are not found suitable to generate such insights.

Gaining access to basic services such as water, bathroom and toilets through informal or often combined sources, involves not only a significantly high cost but also more time and energy of women and girls. Generally, urban poor households incur more expenditure to procure basic services such as water, fuel and lighting (10 per cent) than non-poor households (6 per cent) (Afsar, 1996:12; Bangladesh Bureau of Statistics, 1995:90-91). Here too, women heads spent more on housing, fuel and lighting (21 per cent) than their male counterparts (16.6 per cent) (ADB, 1996:15). Since poor men and women procure those services from non-formal sources, they pay more compared to non-poor households. As most of these service providers are men, poor men have greater accessibility than their female counterparts. They are also likely to master the trick of bribing a few influential agents to save

the bulk of the expenditure. Women might not have acquired that skill yet. Table 5 reveals another dimension, that is, nearly two-thirds of women spend more than an hour and travel a distance of about one kilometre to fetch water from informal and or collective sources. This finding is consistent with Fernail (1990, cf. Oberai, 1993:151) and Mukherjee and Ramesh (1991).

TABLE 5
Distribution of Respondents who were Sick last Week and last Month by Sex and Types of Diseases Suffered

<i>Diseases</i>	<i>Male</i>				<i>Female</i>			
	<i>Week preceding the survey</i>		<i>Month preceding the survey</i>		<i>Week preceding the survey</i>		<i>Month preceding the survey</i>	
	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Fever	11	52.3	11	52.3	54	44.6	85	47.2
Headache	-	-	1	4.8	7	14.0	12	6.7
Diarrhoea/Dysentery	1	4.8	2	9.5	7	5.8	13	7.2
Weakness	5	23.8	1	4.8	8	6.6	21	11.7
Jaundice	-	-	3	14.2	4	3.3	6	3.3
Gastroenteritis	-	-	-	-	2	1.7	5	2.8
Breathing Problem/ Asthma	-	-	-	-	1	0.8	1	0.5
Typhoid	-	-	-	-	1	0.8	1	0.5
Conjunctivitis	-	-	-	-	2	1.7	2	1.1
Cough/Cold	-	-	1	4.8	7	5.8	8	4.5
Stomach ache/ Body pain/ Chest pain	2	9.5	1	4.8	13	10.7	15	8.3
Skin Disease	-	-	-	-	2	1.7	3	1.7
General accident	1	4.8	-	-	2	1.7	3	1.7
Others	1	4.8	1	4.8	1	0.8	5	2.8
Total number of sick respondents	21	100.0	21	100.0	121	100.0	180	100.0
Sick respondents in proportion to the total respondents	81	25.9	81	25.9	427	28.3	427	42.3

Note : Others include, Menstrual Problems/ Leucorrhoea, Dental problem, Pox/ Measles, Bleeding from nose.

Source : Survey of 14 garments factory workers in Dhaka City, 1997.

Had they got running water in their compound, at home they could have used the time fetching water more productively in income earning

activities. However, daughters who help their mothers in those activities are hampered in their development with regard to education and job opportunities. Nearly 90 per cent of boys and girls in the age group between 11-19 years are not going to school in poorer agglomerations of Dhaka city. Many such boys are working, whereas a majority of girls not attending school, are engaged in household work and child care (56 per cent) (Afsar, 1996).

Nearly 90 per cent of the female and 80 per cent of the male garment factory workers, have access to combined bathrooms in the community, which are shared by 22 and 16 persons respectively, on an average. Very few women workers (7 per cent) as opposed to 20 per cent of their male counterparts, have access to private bathrooms and toilets each. A dominant majority (80 per cent male and 73 per cent female) of the respondents share slab latrine and septic tank/modern toilets with about 20 families, on an average. Here, access to bathrooms did not necessarily mean well-equipped bathrooms with running tap-water. Often bathrooms are just a space covered with jute curtains on the four sides under the open sky. The workers rely for their bath either on tube-wells or fetch water from other sources such as nearby ponds, lakes and canals, which often get contaminated by the adjacent sewerage pipes or drains. Often at night, they urinate or defecate in the open space, aggravating the deterioration in the neighbourhood environment. Thirty to forty families share one or two taps or go to their neighbour's or landlord's houses for filling up the pitcher which costs additional money. They also dig wells and drink that water and in the winter when the wells dry up, women bear the burden of collecting water from other sources.

Similarly, two to three gas burners or electric heaters are shared between with 20-30 families. Subsequently, they queue up in the morning for cooking and as a large majority (three-quarters) of the ever-married women do it single handedly, they are often late to reach their workplace which makes them more vulnerable to pay cuts than their male colleagues. During focussed group discussion sessions, women workers complained that often when they were late by 10-15 minutes, they were marked absent for the whole day. Men, however, did not have such complaints. Hence, women garment factory workers get up earlier (between 3.00 a.m. to 5.00 a.m.) compared to men, who get at least one or two hours extra sleep. Women have to cook rice and curry, which they and other family members eat for breakfast and lunch. If basic services were available at their doorstep, women could

have avoided such pay cuts and even have a little rest, which they deserve badly after an average of 10 long hours of work (Afsar, 1997:6). It also suggests that women make more adjustments to surmount odds they face in their new settlement than men.

Nonetheless, heavy work pressure and environmental pollution exacerbate health problems more than their male counterparts. More than 40 per cent of the female garment workers suffered from various diseases during the time interview, compared to 26 per cent of men. The sickness patterns of the workers suggest that a large majority (61 per cent) suffered from water borne and malnutrition related diseases, followed by general weakness, aches and pains all over the body (see Table 5). In every community visited by the author, there are instances, where a few garment factory workers went back to their villages after prolonged sicknesses. As gathered through community based focussed group discussions of the garments factory workers, it was found that more women than men were return migrants.

The above findings clearly show how women bear a disproportionate brunt of poverty and insecurity at the urban end to cope with the demands of settlement in poor agglomerations. As slum and slum types of structures house a large majority (nearly a half) of the urban poor in Dhaka city, it is important to focus on the formation of slum and the issues of sustenance and resettlement, and also how they affect men and women of those settlements.

Formation of Slums and Squatter Settlements in Dhaka City

Bastis are generally developed along railway tracks, bus/launch terminals, commercial centres and factories. It is logical for poorer migrants, who generally come in search of a job or better employment opportunities to settle in those places that are well-connected with transportation networks and sources of employment. Thus, out of ten *bastis* for which census surveys were conducted, three namely Khilgoan Bagicha, T.T. Para and Jurain were developed along railway tracks. Agargaon, Mirpur and Mohakhali squatter settlements came into existence as a result of land-litigation and the availability of employment opportunities. Construction of the flood protection embankment also accelerated the growth of slums along the western periphery of the embankment.

Private slums are generally developed with a profit motive, where the landowners build temporary low-cost structures on low or marshy land or controversial land for rental purposes. Squatter settlements

often grow with the patronage of political leaders or party men, and the staff of some government/semi-government departments on vacant public land or on those places where there is some controversy with regard to ownership.

Field data revealed that apart from party affiliation, the occupational status of the leaders is an important source of their power. All the leaders of the sample slums are engaged in businesses, be it charging ground rent or owning rickshaws or hotels or shops. Employment in urban infrastructure and services related government and semi-government departments such as, Public Works, Power Development Board, Water and Sewerage Authority, and so on, is another important source of power.

Women are more secure in the private slums and low-cost semi-permanent houses, rather than on squatter settlements. In the private slums, they face the threat of eviction from one or a few recognised persons. On the contrary, in the squatter settlements where there are several *de facto* leaders, not only do they have to pay ground rent, to the ever changing rent collectors, they are also more susceptible to physical and sexual harassment by goons, and party men, who often come from outside, as a result of fights to establish supremacy between two or more defacto leaders. However, it is difficult to have purely non-controversial slums in Dhaka city.

A majority of the garment factory workers predominantly live in rented accommodation and they do not face problems of eviction, but they face other problems due to inadequate urban amenities, discussed earlier. Half of the female heads, on the other hand, are the long-term migrants, who have been able to establish their claims as *de facto* owners, like male heads. The other half of female heads, who live as tenants, are more susceptible to such threats of eviction and extortion. Hence, threats of settlement are multidimensional in nature, which affect different categories in different ways. Notwithstanding the multi-dimensionality involved, women suffer more because often it endangers their security the most. This will be more clear from our discussion on eviction issues in the following section.

Sustenance and Evictions in the Poorer Agglomerations

Contrary to the existing ideas that migrant population in poorer urban agglomerations are floating masses and also highly mobile people, a quarter of slum and squatter residents are found to have not changed their residences at all since their arrival to Dhaka city. Census of ten slum and squatter settlements in Dhaka city also estimated an average

tenure of seven years for any ordinary slum dweller. Average tenure in those agglomerations also varies by the longevity of the settlement. Nearly two out of every three dwellers of the slums have been staying in the respective slums and squatter settlements for five and more years and nearly a fifth of them are living for more than ten years. The remaining one-third of the inhabitants have lived less than five years in those settlements (Afsar, 1997:12-13).

The average tenure in the poor agglomerations should not be seen as a gender neutral phenomenon. It is interesting to observe that women garment factory workers' average tenure in the current residence is nearly one year lesser than their male counterparts. Whilst the duration of a female garment factory worker is three years in the current residence on an average, for their male counterparts it is nearly four years. Notwithstanding the fact that more than four-fifths of the male garment factory workers are currently unmarried and nearly a fifth of those workers live in mess or boarding houses, they still have a longer duration of residence than their female counterparts. It not only reflects the problem of security but also of forced eviction by the landlords and relatives. This was observed during field visits to their communities. As the women workers do not receive payment in time and get lower wages than their male counterparts, they are more vulnerable to eviction. Generally, the male-female income ratio is 0.87, suggesting that a male worker earns 13 per cent higher gross income than his female colleagues. It increases to a quarter in the case of an unskilled production worker, suggesting that on an average, she earns three-quarters of the income earned by her male co-workers (Afsar, 1998a: 9). Being young, more than two-fifths of the female garment factory workers are currently unmarried. They have greater options for mobility and networking with cousins, siblings and co-workers as compared to female heads of households, who are on an average older than their male counterparts by one year. On the other hand, female heads have a longer tenure that is 7.4 years in those settlements than male heads (6.3 years). It suggests that, not only the female heads are less mobile than male heads, but possibly also indicates their age, lack of support from adult male members and concern with the security question, which makes them less mobile.

Whilst settlement is an important aspect of migration, evacuation and resettlement are other issues which need to be addressed for policy formulation and programme implementation. In Dhaka, there are two widely practised means of eviction: bulldozing and fire. In squatter

settlements of Agargaon, Drainpar, and so on, time and again, there was bulldozing to evacuate the settlers. Kallayanpur, Islambad and Nilkhet, on the other hand, witnessed fires on a number of occasions caused by arson by some vested interest groups, with a view to taking control of the land (Wahid, 1997: 7).

Question of Resettlement Re-examined

The range of policy options available for controlling migration is quite limited. A review of global policies shows that attempts to restrict movement of people in China, Poland, Cuba, Indonesia, the United Republic of Tanzania and Zaire, among other countries, through administrative and legal controls, have been unsuccessful to a great extent (Oberai, 1993:184). They have also raised serious questions relating to human rights. Other options pursued by the government such as land-settlement schemes, administrative and industrial decentralisation and rural development programmes designed to make rural living more attractive, have met with only limited success as rural-urban migration continued on a significant scale. Similarly, in the large cities, attempts to evict the poor population through resettlement schemes have, by and large, been a failure. In the case of Bangladesh, resettlement policies since 1974-1975 did not achieve the basic objectives because they focused on symptoms rather than on causes. In this section, an indepth analysis of the situation of the resettled families, particularly women, has been made to generate greater insights on the problems and causes of resettlement.

After a fire incident in the Babupura *basti*, a few of the affected families moved to Kamrangir Char and Nawabganj, but the bulk remained in Nilkhet. Those who moved to Kamrangir Char, did so because of the fear of possible fire/eviction attempt by the government. Tracer survey of those 20 migrant families at the destination showed that although eviction was the most imminent reason for their movement, there were other reasons too for such inter-slum movement. One such reason was that the house rent was very high in Nilkhet *basti*, much higher than Kamrangir Char. Whilst the house rent in Nilkhet is around Tk 600 (\$ 13 approximately), it is nearly Tk 400 (\$8.5 approximately) in Kamrangir Char. Another reason was that the *mastaans* of Nilkhet *basti* often disturbed their young daughters. One of the evicted women reported that her daughter was kidnapped by those *mastaans* and hence she decided to move to the Kamrangir Char for the safety and security of her young daughters.

As a result of resettlement from Nilkhet to Kamrangir Char, the dwellers (especially the females) are facing job displacement problems. Many of them, either stopped working or work only when it is available in Kamrangir Char. It should be noted that a large number that is, half of the female earning members of the slum and squatter settlements, work within a distance of one kilometre from their homes, compared to nearly a quarter of their male counterparts. On the other hand a little over three-fifths of the male earning members work all over the city, as opposed to a fifth of the female earners. Similarly, nine out of ten female garment factory workers live in the same wards as the factory and walk to their workplace (Afsar, 1998b: 31, 38) Hence, whilst distance of the workplace from home is the major determining factor in the case of inter-slum and inter-job mobility, particularly for poor women, establishing a network of acquaintances and security of younger women are among the other important factors in this regard. Being new, the well-to-do families in the Kamrangir Char do not hire them as domestic servants. Hence, female migrants cannot find work so easily in their new place of settlement. As for male dwellers, they travel to their previous workplace. But residing in the Kamrangir Char becomes costly for them as the income has remained the same or has reduced (if the female spouse has stopped working), while their transport cost had increased. There are a few NGOs having micro credit programmes to finance income generating activities of the urban poor such as Proshika, Shakti Foundation and another international organisation working in Kamrangir Char, but the new migrants are unaware of their activities. Husbands of the currently married female respondents are either rickshaw/van pullers or decorators, and so on. The female respondents themselves used to work as domestic helps, helpers in hotels/restaurants and also in garment factories, prior to their migration to the new location.

All the respondents reported that even though they are not helped by any of the slum leaders or their landlords, they often get help from their workplace or from nearby houses or their fellow slum dwellers. It was revealed during group meetings that the respondents had relatives or acquaintances in some other slums of Dhaka city, who often provided necessary help and support. In their time of crisis, they also pawn/mortgage their ornaments to pawn-brokers, in lieu of which they get money at a high interest rate (20-30 per cent per month or even more). Women strongly felt that in the case of rehabilitation or resettlement by the government, they would decide whether they

would go or not go, depending on job availability, security in the new place, and so on. Female headed households, who do not have adult male companions and earning members, feel insecure to move to a new/unknown place, more so when they have young daughters whose security is important. Most of the dwellers who shifted to the Kamrangir Char are deserted/widows with young daughters. They had moved to there mainly because security of their young daughters was often threatened by *mastaans* in Nilkhet *basti* and not necessarily for eviction only. Majority of the dwellers who moved are migrants from Barisal. It became clear by interviewing many slum dwellers that they generally do not move as a result of eviction. They make every attempt to stay in a familiar place for job and security reasons and seldom move to far off places without the support of their social networks. Even if they move out from one slum, they do maintain close contacts with the previous place of residence.

Implications for Urban Housing and Poverty Alleviation Projects

Dynamics of slum formation, settlement, evacuation and resettlement have several implications for the urban development and poverty alleviation projects. Squatter settlements are formed with the help of muscle power, strong social networks based on kinship and district based affinity and with the patronage of political leaders. All these big squatter settlements studied have already confronted eviction attempts made by both legal authorities and vested interest groups on several occasions. The fire incident in Kallayanpur and Nilkhet *bastis* and subsequent strategies adopted by squatters to face those challenges can be cited as the case in point. On both occasions, squatters were able to identify and unveil the masks of the real culprit behind the incidence. They also attracted public sympathy and mobilised massive relief both from the government and NGOs. They also continued to stay in the same squatter settlement although not exactly in the same place, where they had been residing so far. Only a fraction of the affected families moved to other areas, as a result of partial eviction attempts made in Kallayanpur and Nilkhet *bastis*. Hence forced eviction, either partial or total, does not seem to be a cost-effective strategy for removing poor people or poverty.

One important issue that make both the garment factory workers and women in slum and squatter settlements, including female heads, more vulnerable in the settlement process than their male counterparts,

is the extreme scarcity of adequate civic amenities at home compound. What they have at present is the shared sources of basic necessities namely, water, bathrooms, latrines and cooking gas burners or electric heaters. Lack of running water, proper drainage, waste collection and sewer facilities, poor lighting and accessible roads make them highly susceptible to environmental degradation, health hazards, income loss and sexual harassment. As long as these women live in overcrowded housing with inadequate access to civic amenities and limited access to preventive health care, they are likely to be seriously affected by ill health, as demonstrated in this paper. Absenteeism due to illness raises production costs in general, thereby reducing surpluses available for investment. Hence, apart from the intrinsic welfare reasons for providing safe water, sanitation and health services, the generation and maintenance of employment requires these services (Oberai, 1993: 191).

Experience in Asian cities suggest that service extension affordable by the poor and low income groups is workable, only when there is an in-built mechanism of self-help and local maintenance. Studies in Sri Lanka (Fernando, Gomage and Dharmawansa, 1987) document significant upgrading of water, sanitary and solid waste collection services because of a high involvement of people in the decisions regarding the standards and locations of services. Similarly, by involving the local government bodies and squatters in community upgradation, San Martin De Porres in Manila represents a good example of a close relationship in affordability, replicability and cost recovery.

It should be realised that the root cause of housing problems in most developing countries, including Bangladesh, are the low level of productivity and low incomes of the urban poor. To solve the problem effectively, efforts have to be directed towards improving productivity and incomes of the urban poor and towards reducing the cost of housing. Whilst employment, income generation and skills development, especially for women, through micro-finance and other devices are needed to ensure the former, efficient management of land, control of land speculation and *de facto* land ownership are critical elements in improving the functioning of housing markets in large metropolitan cities like Dhaka. It needs a strong political will and effective taxation measures which should aim to suppress land speculation but not discourage investment on housing. Taxes on housing units should be levied more heavily on holdings than on transactions (Oberai, 1993: 194).

Availability of low-cost housing or easy access to credit for housing, where the poorer people have an option to buy or build low-cost

housing, on the basis of their perceived priority, is considered to be a more practical strategy in the market dominated economy. Leadership from the municipal government can be more effective if it is based on a system of accountability and participatory approach, involving energy and creativity of poor men, women and children and community groups to improve their lives and situations. Security of young girls and proximity to and availability of low-skilled jobs are important considerations of the migrants, which was revealed through group meetings with displaced migrant families from Babupura *basti*. Hence, any urban poverty reduction programme should emphasise these factors in implementing its housing and shelter component. It should give priority to the need of a secure shelter for younger women (aged between 15-34 years), who outnumber their male counterparts in the urban poor agglomerations. Simultaneously, security of adolescent daughters, who constitute a fifth of the total populations of those settlements demands serious attention. A sizeable number (17 per cent) of slum families headed by women have very few adult male members and those which have adolescent daughters, are not likely to move to a new or unknown place, if security cannot be ensured.

Similarly, availability of work and the question of identity are very important in the competitive urban market. For example, women who moved to Kamrangir Char complained about job displacement. Being unknown in the new place, they were not trusted by housewives of the nearby well-to-do families and hence they lost their jobs as domestic helps, which was available in Nilkhet *basti*. Moreover had they not known the co-workers from Kamrangir Char, they would not have moved to this place. Hence any poverty reduction programme in urban areas must address these issues of security, identity, work opportunities and the protective umbrella of social networks of the urban poor communities, particularly women, while implementing housing and shelter components.

Moreover, as eternal vigilance is the price of liberty, a strong organisation of poorer women is needed to safeguard their own rights and those of the adolescent girls.

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