SLUM AND SQUATTER SETTLEMENTS IN DHAKA

A study of consolidation processes in Dhaka's low-income settlement areas.

Ph.D. dissertation by
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"The only thing I do not doubt about, is my own doubt"

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INTRODUCTION TO THE STUDY OF SLUM AND SQUATTER SETTLEMENTS

An overview

Slum and squatter settlements are not difficult to find in cities such as Dhaka. They are located all over the city. They are found beside five star hotels, and small huts made of paper and/or straw are located close to monuments expressing progress and modernity. They are even found beside international organisations who are working in Dhaka trying to improve the living conditions of the urban poor. The workers are constantly reminded of the problems of slum and squatter settlements in Dhaka.

People in these areas live in single rooms with overhanging roofs made of either rusted corrugated metal, or plastic that acts as a cover from rainfall. Some houses of better quality in the area indicate that the income of the dwellers differs greatly. The slum settlements are congested and it is obvious that privacy is a privilege that the dwellers cannot afford. Narrow winding alleys with distorted channels of waste water and there are open drains. If water supply is available, the system is very often out of order. Lack of sanitation and waste disposal leaves bad odours all over the area. Children run around all over the place, playing or looking for "valuable" waste to sell from the
garbage piles. The women cook staple food while in the afternoon and evening they do embroidery work. The men are usually absent during the day due to their work as rickshaw pullers or day labourers. This general description of slum areas in Dhaka could apply to that of other Third World cities. However, one of the purposes of this study is to go beyond the appearance of poverty and to understand how people survive in such areas.

The existence of slum and squatter settlements in Third World cities is due to rapid urbanisation. One of the consequences of rapid urbanisation in Third World countries is that the provision of urban housing and services has not kept pace with the demand. There are acute shortages of housing which the urban poor can afford and lack of adequate basic service facilities, such as water supply and sanitation services, within existing slum and squatter settlements.

It is estimated that 40%-50% of the urban population in Third World cities live in slum and squatter settlements. National studies in Asia show that the percentages of the urban population in slum and squatter settlements are; 47% in Bangladesh, 36% in India, Sri Lanka 21% and Thailand 15% (Oberai, 1993). Although the published figures vary, there seems to be little doubt that this population category has been increasing very rapidly.

The literature on housing development from the '60s is characterised by considerable optimism that governments would be able to create conditions for "take-off". More explicitly, it was thought they would generate economic growth and consequently create the conditions for improved service and housing (Riddell & Roger, 1987, from Hardoy & Satterwaite, 1989b). The rapidly growing illegal settlements were often regarded as a transitory phenomenon which would disappear as soon as their economy developed. Settlements were identified as temporary areas for migrants who were not yet integrated into the city.

As time went by, however, many governments became increasingly concerned with the rapid growth in the size and populations of their major cities and the emergence of slum and squatter settlements. These were often seen as "cancerous" and the most common solution was to simply eradicate them.

Large slum clearance programmes were common in many Asian cities between 1950 and 1975 (for example Manila, 1962-63; Seoul in 1966 and Dhaka in 1974) and some have continued up to the present day. Many studies have shown how these clearance schemes greatly exacerbated the problem. They destroyed some of the few housing options open to poorer groups. The result of such actions was that conditions were made even worse in other settlements as those evicted had to double up with other households or build shacks in other illegal settlements. However, perhaps more

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1. The cited estimates refer to around 1988. It should be emphasised, however, that the definitions of slum dwellers are not strictly comparable.
serious than this was the damage done to the network of family, friends and contacts which individuals and families had established within their community. Employment opportunities were also reduced, as the majority of dwellers were moved to the outskirts of the cities where it is generally difficult to find employment.

Governments usually justified evictions in one of four ways. One argument was to "improve" or "beautify" the city (Manila, Seoul and Delhi). A second way in which the government justified evictions was spreading the idea that slums were centres of crime and havens for criminals. In Malaysia, illegal settlements\(^2\) were said to "harbour criminals and racketeers, pose fire and disease hazards".... and, furthermore, "....challenge the status of the government as the source of law and order and threaten the economic, social and political stability of the city" (Hardoy & Satterthwaite, 1989b). These areas were regarded as zones of social breakdown, and the dwellers characterised as marginal (Pearlman, 1976).

Thirdly, governments have also cited health problems prevalent in inner-city slum areas or squatter settlements as a justification for implementing their clearance programmes.

A fourth justification for evictions was to redevelop the cleared land to use it more intensively, or to build public works or facilities. Here, underlying reasons and official justifications are more likely to coincide. Centrally located areas in cities and strategically located areas (for example close to main roads, airports, etc.) became increasingly valuable as the cities' economies developed.

As recognition dawned that the settlements provided means of survival for millions of urban poor, new strategies were adopted by national agencies, and by international organisations such as the World Bank, IMF, and the United Nations. Attempts by the World Bank initiated in the beginning of the '70s to solve the acute housing problems included: implementation of "Site-and Service" and "Up-grading" projects.

The basic idea of these programmes was to make the national governments responsible for providing land (for example legalisation of illegal settlements) and fundamental service facilities, such as providing infrastructure in the settlement areas. The dwellers themselves would have to build their houses and participate in installing public service facilities.

In spite of the good intentions behind the programmes, evaluations have shown that, at best, the projects only provided a partial solution to housing problems because only an insignificant percentage of the urban poor benefitted. Owing to the improvements, the price of land increased and pushed the poor to

\(^2\). It should be stressed that government policies towards slum and squatter settlements in Malaysia favour some ethnic groups at the expense of others.
fringe areas of the cities. They had no legal rights to the land, and employment opportunities were scarce.

Finding a solution to improve the housing conditions of urban low-income groups is a very complex task. The issue involves not only economic but also political problems for Third World governments. Regarding the latter, it is not only a question of the government’s distribution of scarce resources among the population in urban areas, but also in some cases, as outlined above, governments’ perception of urban low-income groups as generating economic, social and political instability.

Theories of slum and squatter settlements

Theoretically, studies of slum and squatter settlements in a Third World context have been based on various theories. On the one hand, there are theories based on Dependency and International Political Economy approaches. From this perspective, the penetration of the world economy into peripheral areas leads to the development of only a few large cities. The consequences of dependent cities, as the Third World cities are characterised, are that dwellers are driven out of the city centre to make room for commercial and administrative activities. The dwellings of the high-income groups are increasingly localised in areas with appropriate transport and service facilities. The low-income groups are settled on the outskirts of the cities without proper transport and/or service facilities.

Empirical analyses, based on this approach, are concerned with studies of the allocation of land and housing (Burgess, 1985a; Pradilla, 1976). The argument proposed is that access to land is determined by the capitalist system which structures the formal land and housing market (Ward, 1982). Following this idea, it is difficult to identify possibilities for improved living conditions as long as the low-income groups are placed within capitalist structures.

On the other hand, there are theories based on a modernisation paradigm. These approaches have a more positive view on cities and urban development in general. From this perspective, it is a question of employing the right policies to improve the economic conditions of the urban low-income groups. The method applied to the study of cities was descriptive models of urban development: the assumption being that the process of urban growth is similar to the urbanisation that has been taking place in Europe and the United States since the 19th century (Dugan & Kasarda, 1988).

It is obvious that such models are insufficient to explain urban development in a Third World context. To explain the different urbanisation processes, studies of the plight of the most impoverished residents living in slum and squatter settlements in Third World cities emerged. The initial queries concerned the
origins of these people and their lifestyles. Studies of survival strategies of slum and squatter dwellers led to the concept of the "culture of poverty" (Lewis, 1966). This concept implies that poverty in itself forces individuals to reproduce patterns of action, which do not allow them to improve their living conditions.

Meanwhile, research on migration flows in Latin American cities led to the concept of marginality, whereby slum and squatter dwellers were considered as marginalised from the rest of the society.

Both of these concepts were utilised to explain the poor living conditions of slum and squatter dwellers. The characteristics of these living conditions included slum and squatter dwellers' lack of education, their inability to keep their jobs, and their predisposition for petty crime.

However, empirical studies showed that urban slum and squatter dwellers should no longer be portrayed as an undifferentiated mass. These studies considered slum areas located in the centre of the cities, as "areas of despair", and squatter settlements located on the outskirts of the city as "settlements of hope" (Eckstein, 1990). Squatter settlements were shown not to be centres of political unrest, disease or crime. It was noted that these areas offered relatively inexpensive self-made shelters and opportunities for income-generating activities. The settlements were seen accordingly as a partial solution to the housing and economic problems of the urban poor.

The opportunities for income-generating activities identified in these studies need some comments. As indicated earlier, several studies conclude that dwellers' access to work is highly limited in the periphery of the city. In some cases, squatter dwellers are provided with alternative housing and income generating activities if they move to the outskirts of the city; in most cases, however, the eradicated dwellers are left with no support at all.

By contrast, the inner city slums were portrayed as "areas of despair", in part because of the decaying physical environment, and in part because of the types of people living there. The inner city slums housed the poorest of the poor, the unskilled, etc. (Eckstein, 1989). This perception of squatter and slum areas was documented by several case studies during the '60s and the '70s (Lomnitz, 1974; Pearlman, 1976; Eckstein, 1977).

The pessimism about inner-city life and the optimism about squatter settlements were derived from urban theories, mixing a macro political-economy perspective about the inner-city slums with an individualistic perspective about life in squatter

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1. It should also be added that slum settlements located in the inner parts of cities have to a greater extent occupied profitable land, compared with land located on the outskirts of cities.
settlements. Centre-city slums were believed to be a dying phenomenon because of the laws of the market. The high value of centrally located land would result in inner-city gentrification by the middle class. The low-income groups were assumed to be passive victims of these larger forces, or, were considered to be trapped in a "culture of poverty".

Squatter settlements were portrayed, especially within theories based on a modernisation paradigm, as places where individuals could improve their life chances; exercise their initiative; demonstrate their entrepreneurial skills and invest in their futures (for example Turner, 1982a).

The positive attitude towards the possibilities of improving squatter settlements was based on Turner's "self-help" concept. Turner and Margin (Gilbert & Gugler, 1982) proved that poor families are able to consolidate their housing. Turner (1982) made a classification of slum and squatter settlements based on tenure, location and amenities. Turner's argument was that households will assess their economic and social status and will move to a community according to their particular priorities. Factors influencing the consolidation process were; security in tenure, length of residence and the household income (Turner, 1982; Angel, 1983).

Based on a critique of Turner's "self-help" approach Marxist inspired theories developed (Burgess, 1981). These theories maintained that a consolidation process of slum and squatter settlements is not possible as long as the urban low-income groups are integrated into the capitalist market. Furthermore, it was stressed that the rate of consolidation depends upon the extent to which public agencies are able to provide infrastructure and service facilities.

Generally, the role of women has been underestimated in urban housing studies. I will argue that focusing on women is particularly crucial when analysing the consolidation process. The line of argument is that women have a strong interest in living in "ideal" housing, as housing is the basic environment for them to achieve their goals in life. For men, housing does not hold that fundamental value. Furthermore, as women are taking care of the reproduction of the family they feel the strongest need for improved service and housing facilities. Finally, women are dependent on establishing social networks within the settlements (Moser & Peake, 1987; Muller & Plantanga, 1990).

4. These studies are based on empirical studies from Lima during the '60s.
5. A few examples of more recent literature on women and housing: "Gender, Planning and the Policy Process" J Little (1993); "Women, gender and urban development policy; challenges for current and future research" C Moser (1995).
6. It should be stressed that during the last decade, there has been an increased interest in studying the role of women in slum and squatter settlements. However, it is still an area of low
Central concepts

Slum and squatter settlements.

Universally accepted or explicit definitions on slum and squatter settlements do not exist. In the literature on urban development in a Third World context the definitions vary according to the researcher's emphasis or perspective. In addition, the content, meaning and notion of slum differ according to the socio-historical context within which it is defined.

Official definitions on squatting are mainly related to illegal occupation of land. Slum settlements are normally defined in terms of physical criteria. Difficulties emerge, however, because housing standards differ according to the socio-historical context. Furthermore, it is obvious that slum can be regarded as a process which occurs when housing standards deteriorate over the years.

I find it useful to differentiate slum settlements according to housing standards but I will add legal criteria as well. This is due to the fact that most of the land/housing allocation processes involving the urban low-income groups consist of different commercial allocation processes. The most important one is characterised by being illegal: A landlord subdivides a piece of land and sublets it or sells it illegally.

Therefore, when I refer to slum settlements it involves legally as well as illegally subdivided settlements. With regard to housing standards I will apply the local housing classification used in Dhaka. These are: Juphri houses which are made of cloths and/or paper. Xutcha houses are made of straw, bamboo, and the structure is temporary. Pucca houses are made of brick or other permanent materials. Semi-pucca houses are a combination of the two latter housing structures.

When I employ the concepts of slum and squatter settlements the concepts do not have any analytical value, and should as such be conceived of as purely descriptive, namely as areas characterised by physically poor housing conditions inadequate provision of service. In addition, the slum settlements analysed in the priority in the studies of Dhaka's slums.

7. However, it should be stressed that there also exists a wide range of houses which do not fulfil formal requirements regarding building standards etc. (D. Drakakis Smith, 1990). Additionally, it is not uncommon that squatter settlements become legalised during election periods. The difficulties regarding the illegal nature of land and housing is further complicated by an illegal division of land, which normally is referred to as slum settlements.
present study are characterised by being illegally allocated, as described above. A presentation of the four case-study areas is provided in Appendix 1.

Community.

The concept of community refers in this context to slum and squatter settlement areas as described above. Community is a locality - that is a geographical expression denoting a human settlement located within a fixed territory. The usage of community does raise the issue of whether there is any inherent link between geographical location and social life. Therefore community is also a set of social relationships taking place within a locality. Thus a community in this sense may be said to exist when a network of inter-relationship is established between the people living in the same locality. It should be noted, however, that nothing is being implied about the context of these relationships, merely the fact that a pattern of relationship does exist. This definition of community is closely related to the definition of the consolidation process as defined above.

The consolidation process.

The consolidation process refers to the improvement of housing conditions and a social coherence within settlements. Housing is broadly defined; it includes the neighbourhood and all services and the physical infrastructure. Social coherence involves social networks and the social life within the settlements. Social networks are defined as groups of relatives, neighbours and friends to which an individual is tied within a community in particular. Such networks are often governed by rules of reciprocity concerning for example work needed in child-rearing practices, in productive activities, etc. These relations might vary from very close links to more superficial relationships. All together they constitute the immediate social ambience within which the social lives of slum dwellers are conducted. These networks are characterised by being based on horizontal social relations. I am emphasising this point to distinguish these social relations from social networks based on vertical social relations. Vertically based social networks provide the dwellers with access to other forms of power; these relations can be expressed through patron-client relationships. Social life implies crime and violence within communities, and the way in which neighbours interact in their everyday life.

8. In addition Michell (1987) operates with purely impersonal relations which he designates structural relations. I will not concentrate on these social networks in the present study.
1.1. Research questions

With an exceedingly high urban growth rate Dhaka is projected to be a mega-city in year 2015 with an urban population on 20 mill. (UNFPA, 1996), so the issue can hardly be underestimated. Today, Dhaka, with a present population of 8 million, suffers from overcrowding and extremely bad housing conditions. It has been estimated that almost half of the population in Dhaka is living in slum and squatter settlements.

Traditionally, research on slum and squatter settlements has been neglected in Bangladesh. Centre for Urban Studies (CUS), Department of Geography, has been doing the most comprehensive studies of slum and squatter settlements in Dhaka. However, these studies are mainly descriptive, and generally the characteristics of the settlements are described as very negative regarding the possibilities of a consolidation process emerging. I will argue that this is due to the focus of the studies. The focus is on income and access to service facilities which, not surprisingly, give a very negative impression of the slum and squatter settlements. Another issue related to these studies is a lack of analyses of more qualitative characteristics of the dwellers as possessing human resources.

The present study explores certain aspects and commonly held hypothesis relating to urban housing, as outlined above, which for a number of years have provoked discussions amongst development scholars. In this study I will be looking into the commonly held hypothesis that urban slum and squatter dwellers are marginalised, economically as well as socially.

However, it is also the intention, as indicated above, to reorient the focus of the central research questions, away from mechanically assuming that the issue of slum and squatter settlements has to be analysed in economic and political terms only. As I will argue, looking at the socio-cultural dimension is also of crucial importance, and maybe even more important is the interrelation between the economic, political and socio-cultural dimensions of urban housing in Third World countries.

As mentioned above, the gender dimension is important when considering urban housing issues, therefore the dimension of gender will be implicitly included in the research questions as outlined below.

The overall aim of this thesis is: TO ANALYSE FACTORS RESPECTIVELY CONSTRAINING/PROMOTING THE EMERGENCE OF A CONSOLIDATION PROCESS IN DHAKA’S SLUM AND SQUATTER SETTLEMENTS.

Dimensions of the problem

The focus of the study involves land and housing allocation
systems, government policies, income-opportunities, the socio-cultural context, and collective movements.

1. Land and housing allocation systems

The first issue with regard to housing is access to land/housing for the urban low-income groups. As mentioned previously, theories have studied this issue by focusing on the land/housing market. The argument proposed is that low-income groups are being pushed out to areas of the city where land is cheaper. The impact is that the dwellers have inadequate access to service facilities, and in many cases the settlements are inexpediently located with regard to work.

On this background the thesis examines low-income groups' access to land/housing by focusing on the land/housing allocation system in Dhaka.

2. Government policies

Governmental institutions are important actors in the land/housing market. It is governmental institutions which eradicate or tolerate illegal settlements, reply to neighbourhood demands for services and shape the land and housing market. Important in this context is the legalisation of land acquisition. As long as squatter and slum settlements are illegal, it is obvious that the dwellers are less motivated to invest money or time to improve their housing. In this sense, government policies are important for a consolidation process to emerge. This is not to say that state supports necessarily promotes consolidation, but to emphasise that government policies have an impact on the consolidation process.

To analyse the role of government policies the following objectives have been identified: To study the national housing policy in the urban areas of Bangladesh, and to identify the local authorities' responses to slum and squatter settlements in Dhaka.

This raises the following questions: Which policies are adopted for providing housing in urban areas? These policies include interventions such as planning and implementation of urban projects for example land legalisation, establishment of public housing, service facilities, etc. Or, more generally, how does the state respond to the needs of the urban low-income groups?

3. Income-opportunities

Income opportunities for slum and squatter dwellers are of
crucial importance as access to land/housing is to a large extent determined by the market. This thesis will focus on the possibilities for slum and squatter dwellers of getting access to work, as well as on their possibilities of improving the income of the household.

In Dhaka most of the slum and squatter families are dependent on more than one income in order just to survive. It raises the issue of employment opportunities for women in particular. Female participation in the labour force is a critical issue in a Bengali context where women have traditionally been excluded from participation in the labour market. It raises the questions: What consequences do the expansions of urban employment have for women? What are the contradictory consequences of this process for women whose position outside the labour market has been legitimised by the ideology of female seclusion? In addressing these questions I will discuss how participation in the labour market affects women’s room for manoeuvre. Changes in women’s status at the household and community level in particular will be applied as an indicator of changes in women’s room for manoeuvre.

4. Socio-cultural context

The socio-cultural context refers to how slum and squatter dwellers organise themselves within the community to survive.

As argued by S. Thorbek (1990) and others, it is women who experience the most fundamental changes in their everyday life when moving to the city; partly because of changes within the family structure. In this sense, women experience urbanisation as an interplay of many social processes more radically than their male counterparts.

This thesis examines the effects of changed family structures for the household in general and for women in particular. It is assumed that women’s room for manoeuvre will increase due to changed family structures. "Traditional" community organisation also changes in an urban context. The next point to be considered is local power structures, and how these influence the consolidation process in general, and the social coherence in particular.

In addition the social coherence is analysed with the purpose of identifying whether social coherence already exists, and/or to trace indicators of the possibilities for/constraints on the emergence of social coherence.

With regard to women’s involvement in the labour market, some discussions tend to view this process as having no impact on existing patterns of family-based gender subordination. Others tend to emphasise that the very presence of a wage must have some impact on the situation of its earner, since a money wage is a form of power in itself (Afshar; Haleh, 1985).
5. Collective movements

The socio-cultural context is also essential to the last issue raised in this thesis which is collective movements. Several studies point at collective movements as crucial to the consolidation process in Third World cities. Firstly, access to land seems to depend on the existence of a collective organisation. Establishing illegal squatter settlements are in most cases dependent on collective efforts from the dwellers involved. Additionally, there seems to be a positive correlation between access to service facilities and the existence of a collective movement. This is due to the fact that service facilities are based on a collective involvement. Finally, a collective movement might have a positive influence on the social organisation in the settlements; it involves the establishment of an organisational setting.

In most studies of Dhaka's slum and squatter settlements it is assumed that slum and squatter dwellers are not organised. However, this statement is based on very few studies on organisational efforts within slum and squatter settlements. It is correct to stress that there is not a tradition among slum and squatter dwellers to organise themselves to demand access to land and/or adequate service facilities. However, some empirical studies indicate that NGOs or community organisations have made attempts to organise the urban poor to improve their living conditions.

The distinction made in this study between community organisations and collective movements is as follows: community organisations are locally based organisations with the purpose of improving living conditions for the communities concerned. It should be stressed that community organisations do not necessarily work outside the government structures. Collective movements, on the other hand, are defined as: A movement, urban based, sharing common interests, mobilising around issues regarding collective consumption. The main difference between community organisations and collective movements is that the social base of the former is limited to the community, whereas the social base of the latter involves several urban groups.

I will focus on the mobilisation process. Mobilisation is a key element which underpins the creation or lack of collective movements. This process has often been neglected in analyses of

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10. The term NGOs cover private organizations (either indigenous or local branches of foreign organizations) with the objective of implementing development projects at the grassroots level. The NGOs work outside the government structures but function within the legal framework of the society. This definition is adopted from Chawdhury, 1989, Let Grassroots Speak, Peoples Participation, Self-Help Groups and NGOs in Bangladesh, UPL.

11. The term collective movement will be discussed in Chapter 7.
collective movements which tend to focus on situations where movements already exist. I will argue that an analysis of the mobilisation process is essential because it offers the opportunity to analyse the central questions: Why haven’t collective movements emerged? And what are the constraints?

1.2. Outline of the study

The study will be organised as follows:

The following chapter introduces theoretical and methodological considerations. Considering these considerations, an analytical framework for the study of the consolidation process in Dhaka’s slum and squatter settlements will be developed.

Chapter 3 presents selected urban theories. The purpose is to outline a theoretical framework within which the urbanisation process in Bangladesh in general, and the development of slum and squatter settlements in particular will be analysed.

Chapter 4 will discuss housing issues in particular. I will focus on access to land/housing and analyse the processes by which the urban low-income groups’ get access to land/housing in Dhaka.

State policies are important in this context as the state is directly or indirectly involved in the allocation of housing. I will focus on the state authorities’ response towards the need of the urban poor in terms of access to land/housing.

In Chapter 5 I will examine the employment structure in Dhaka. It is obvious that the economic status of households is important when considering access to land/housing. The issue of employment structure also influences the integration of slum and squatter dwellers into the wider economy. It is common for studies on employment structures to make a distinction between the formal and informal sector, assuming that urban poor in general are employed within the informal sector. I will propose another approach, emphasising how the urban poor are integrated into the urban economy by analysing the relationship between the formal and informal sector.

The last part of the chapter introduces women’s participation in the labour market. The assumption made is that changed living conditions created by the urban context involving women in the labour market might widen women’s room for manoeuvre.

This leads to Chapter 6, where the socio-cultural context is analysed. The purpose of this chapter is to disclose how socio-cultural changes in an urban context influence the room for manoeuvre for the slum and squatter dwellers in general and for women in particular. This is related to the socio-cultural setting involving the local power and household structures; the social coherence which will be analysed in terms of the nature of
social networks and the social life within the settlements. Chapter 7 discusses various theories of collective movements. I will concentrate on urban collective movements, particularly on the mobilisation process. This focus is related to the question: under which conditions does a collective movement emerge? I will argue that this focus is important as it involves the process by which individuals/groups become involved in collective action.

In Chapter 8, community organisations within Dhaka's slum and squatter settlements are analysed with regard to their impact on the living conditions of the dwellers; and as a potential resource for the mobilisation of slum and squatter dwellers.

Chapter 9 contains an analysis of the mobilisation process. Considering the analytical framework proposed in Chapter 7, I will point out potentials for/constraints on the emergence of collective movements.

The conclusion, Chapter 10, juxtaposes the research questions formulated in Chapter 1 and the empirical evidence to answer the overall issue of consolidation processes in Dhaka's slum and squatter settlements. The main findings of the study are presented alongside methodological reflections and issues for further research and action.
THEORETICAL AND METHODOLOGICAL CONSIDERATIONS

From the beginning of my work, considerations on the relationship between structure and human agency, inspired by A. Giddens\textsuperscript{12} and Bourdieu\textsuperscript{13}, have been crucial. Effort to adopt an approach containing both structure and human agency, has been one of the perspectives of this work.

The problems addressed concerning the relationship between structure and human agency have been characterised by a polarisation between social structure and human agency.

\textsuperscript{12} This is based mainly on "The Constitution of Society" (1984). Furthermore it should be emphasised that the aim is not to give a critique of the structuration theory, as this has been excellent advanced by J. Cohen (1989); Clark, et al, (1990) and Gregson (1987).

\textsuperscript{13} This is based mainly on "The logic of practice", (1990), "The social space and the genesis of groups" (1985).
Thrift (1983) identifies three major views on how to deal with the relation of structure and agency. Firstly, there is the empiricist who deals only in the given as it presents itself and who mistake descriptions of regularity for theories. A second response is from certain Marxists who consider that social theory is never meant to be applied on the small, unique scale. The choice is either a general theory or a unique description. A third view is leading towards a new structuration problematic based upon a theory of social action (or practice). It is within the last category that Giddens and Bourdieu are placed.

2.1. Structuration theory

Giddens began to develop the outline of a theory of structuration in the mid- and late seventies in "New Rules of Sociological Method" (1976), and "Central Problems in Social Theory" (1979). However, a more comprehensive expression of the theory is contained in "Constitution of Society" (1984).

The purpose of the structuration theory is to provide an ontological basis for the formulation of empirically oriented theory and research. The ontology of the structuration theory is addressed exclusively to the constitutive potentials of social life, the human capacities and fundamental conditions through which the course and outcomes of social processes and events are generated and shaped in the manifold ways in which this can occur (Cohen, 1989, p.17).

Giddens' approach does not focus on individual action or the experiences of the individual (methodological individualism), nor on the existence or requirements of some kind of societal totality, but focuses on social practices.

Social practices are accomplished both by knowledgeable and by powerful human actors. The former involves that actors are seen as being capable and knowing actors. The latter refers to the ability of human actors to act otherwise.

"To be able to "act otherwise" means being able to intervene in the world, or to refrain from such interventions, with the effect of influencing a specific process or state of affairs. This presumes that to be an agent is to be able to deploy... a range of causal powers, including that of influencing those deployed by others. Action depends upon the capability of the individual to "make a difference" to a pre-existing state of affairs or course of events." (Giddens, 1984, p.14)

The ability of the actors to act otherwise or to perform agency is dependent on material and human resources. Resources are the facilities or the power that actors have access to, and which they can use as manipulating factors towards others. Two categories of resources, which are contained in practice, are:
allocative resources and authoritative resources. The former are the material resources involved in the generation of power, for example the control of material items. The latter are power based upon authority denoting the relationship between obedience and domination. The important point to note is that resources are only resources of power when employed in social relations.

What is essential to the conduct of actors is that it is not possible, a priori, to say anything about determinism or freedom in connection with human conduct. The structuration theory gives a possibility to assess potentials of social conduct. Potentials which are accentuated in the structuration theory refer to the actors’ possibility to act differently. It means that no processes or events are pre-determined.

A theory of action

The emphasis on practice involves a concern for the manner in which conduct, consequences and relations are generated but also the conditions which shape these dimensions and their outcomes.

Consequently, it is not the actor who is the focus in the analysis, but it is the production of social life which is the centre of concern. The practices and interactions through which social life is constituted are the on-going accomplishment of human beings who retain the capability to generate these modes of conduct and the disposition to make these capabilities active at appropriate moments in social life.

The structuration theory’s account of the acting subject starts from a the functionalistic point of view and a subjective point of view by conceiving the actor as a human being who engages in processes through which social life is constituted. In so far as the actor engages in institutionalised procedures, the structural conditions of social life have a direct bearing on the individual’s activities. But the emphasis still falls on the actor as the one who produces social activities and events.

Three aspects of action:

1. The reflexive monitoring of action
2. The rationalisation of action and
3. The motivation of action

all refer to the aspects of the actors’ subjectivity. The reflexive monitoring of action is a chronic feature of everyday action and involves the conduct of the individual and of others. Actors do not only monitor the flow of their activities and expect others to do the same for their own, they also routinely monitor aspects of the contexts in which they move. Rationalisation of action implies that actors maintain an understanding of the grounds of their activities. That is actors will usually be able to explain most of what they do. Motivation of action refers
to the wants which prompt action. Motivation to action refers to
the potential for action rather than to the mode in which action
is chronically carried out by the actor (Giddens, 1984).

To emphasise these aspects of action is to emphasise the active
and reflexive character of human conduct. All social actors, by
definition, are knowledgeable about the circumstances they
produce in their conduct, and they all have some awareness of
wider social processes which impinge on them. Most such knowledge
or awareness is carried out at the level of practical conscious-
ness; it is incorporated into the modes in which actors engage in
their day-to-day lives.

Giddens also recognises that human conduct creates unintended
consequences which are influenced by unacknowledged conditions of
action. It is important to note that both the unintended
consequences and the unacknowledged conditions are collective
phenomena, referring therefore to the idea of action as a
continual flow of interventions in the world by different actors,
rather than acts, defined as the discrete segments performed by

A stratification model of action

**Figure 2.0.**

![Diagram](source: giddens, 1984, p.5.)

Giddens' model of action discloses the nature of interconnection
with structure. Crucially, the unintended consequences of action
are seen as feed back into the unacknowledged conditions of
action. This is related to the question whether actors must
intend to reproduce the structural properties of
institutionalised conduct in order for that reproduction to
occur. As structural properties of conduct may be unintentionally
reproduced, so they also may remain unacknowledged conditions of
action. As stated by Cohen (1989), actors may employ a variety of
skills without being aware that these skills are conditions for
their participation in social life. However, what may for the
actors be unintended consequences and unacknowledged conditions of
action over a given period of time, may thereafter become
discursively acknowledged by the actors as ongoing outcomes of
and conditions for their own social conduct. This potential is linked directly to the possibilities for social changes.

Both reflexive monitoring of action and motivation of action, alongside the unintended and unacknowledged aspects of action, form important building blocks in the interpretation of the relationship between agency and structure.

Structures are defined as rules and resources\textsuperscript{14}. As actors draw on rules and resources in the production and interaction of human conduct, they produce and reproduce structures which are organised as properties of social systems, and they only exist as structural properties (Giddens, 1984). These structural properties in the social systems are both the means and the end of practices which constitute social systems. This means that it is important to recognise that structures are not something which exist by themselves. Only by continuous human action do structures come about and prevail. According to Giddens, "Structures thus refer to the structuring properties allowing the "binding" of time-space in social systems, the properties which make it possible for discernible similar social practices to exist across varying spans of time and space and which lend them systemic form" (ibid., 1984, p.17).

Structures, according to Giddens, are not equated with constraints, since they are also enabling human action. This dual meaning is expressed by Giddens' definition of structure in terms of rules and resources.

The important point is that social action consists of social practices situated in time and space. Giddens (1981) expresses it like this: "All social activity is formed in three conjoined moments of difference: temporally, structurally and spatially; the conjunction of these expresses the situated character of social practices" (ibid., p.30).

It is not my intention to criticise Giddens' theory of structuration. However, I will briefly discuss the concept of structure as proposed by Giddens. As mentioned previously, Giddens defines structure as rules and resources. On the one hand, Giddens regards rules as generalised procedures which are involved in social practices. On the other hand, it is evident that some rules are more "important" (or necessary) that others (Sayer, 1985) (see also footnote no. 15).

In relation to the vague concept of structure, Thrift (1983) has criticised the theories of structuration for their relatively

\textsuperscript{14}. Giddens' definition on structures as rules and resources has been criticised (Layder, 1985; Thompson et al, 1989). Thompson argues that some rules are more important than others; in Giddens' approach structural properties are apparently defined by each and every rule which actors employ. Giddens will probably agree on this point, but it seems unimportant at the ontological level on which Giddens has developed the structuration theory.
weak concept of determination compared to Marxist theories. The argument is, according to Thrift (ibid.), that the theories of structuration emphasise the authoritative resources, which have resulted in a more individualistic and voluntaristic approach than the original intention of the structuration model.\(^\text{15}\)

I do not agree on this interpretation of Giddens' concept of structure. By adopting the concept of "duality of structure", Giddens emphasises that structure is both the medium and the outcome of the human activities which it recursively organises. Agency is the medium of structure, which individuals routinely reproduce in the course of their activities.

It means that structure is not external to human action and it is not identified solely with constraints for human action. Actors are able to "act otherwise", however this must not be juxtaposed to constrain on behaviour which derive from the structural properties of collectivities. It is this error which vitiates both the "subjectivist" and the "objectivist" starting points. In the former case, the valid understanding that to be an actor is to be able to act otherwise, leads to the idea that collectivities cannot have properties of their own. Objectivist accounts of social institutions, on the other hand, promote just such as denial. It involves that actors are not "free" in the manner implied by the statement of actors "could have done otherwise claim".

### 2.2. Bourdieu's contribution

Bourdieu focuses on the culture of everyday life by integrating class and everyday life analyses, and economic and culture analyses (see also Honneth, et al., 1986).

Bourdieu's approach provides a framework explaining why actors act as they do, and actors' positions and dispositions to act. This is an area within which Giddens' theory is inadequately developed.\(^\text{16}\)

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\(^{15}\) Thrift (1983) argues that it is possible to combine the structuration theory and the realist approach. According to Thrift (ibid.) the realists maintain a deterministic perspective, and at the same time they are open to contextual theories by insisting that all relations cannot be derived from necessary relations (structurally determined), but that contingent relations (situated specific relations) are as important as the former. Gregson (1987) argues that it is not possible to combine the theories with reference to their concepts of structure which basically exclude each other. Giddens' perception of structures as contained in social practices exclude structures as necessary relations between objects, containing autonomous forces.

\(^{16}\) It should be emphasised that the intention of Giddens is not to develop such a framework.
Bourdieu has developed the concept "habitus" to bridge the gap between structure and actor. Bourdieu defines "habitus" as follows:

"....systems of durable, transportable dispositions, structured structures predisposed to function as structuring structures, that is, as principles which generate and organize practices and representations that can be objectively adapted to their outcomes without presupposing a conscious aiming at ends or an express mastery of the operations necessary in order to attain them. Objectively "regulated" and "regular" without being in any way the product of obedience to rules, they can be collectively orchestrated without being the product of the organizing action of a conductor" (Bourdieu, 1990, p.53).

Habitus is a system of durable dispositions (lifestyle, norms, categories, perceptions, ethos etc.). Habitus integrates and embodies historical experience and social structures. These are not expressed but are sedimented in the people's styles of going about their daily lives.

The principles of habitus as a "structure of consciousness" enable actors to cope with unforeseen and ever changing situations by providing a panoply of things to say or not to say, things to do or not to do in social situations (Shields, 1991, p.34).

Bourdieu argues at one and the same time that habitus produces different class patterns of conduct and that habitus is continually reformed and modified by everyday life experience (ibid., 1991). He considers habitus a set of algorithms which are "adjusted to the particular conditions in which (they) are constituted" (Bourdieu, 1977, p. 95). The internalisation of habitus is thus mediated both by the actors' objective living conditions (social classes) and by their subjective expectations.

This means that the reason actors' conduct differs is not economic laws or cultural patterns. The differences are based on the relation between objective living conditions and the perceptions, attitudes and practices which these conditions generate (Callewaert, 1992). From this it follows, as objective conditions structure habitus, and habitus at the same time generates practices which are produced by objective conditions, practices become different according to social classes.

To separate out social classes, Bourdieu (1985) identifies social positions. Bourdieu argues that the position of a given actor can be defined by "the position he occupies in different fields, that is, in the distribution of the power which is active within each of them" (Bourdieu, 1985, p.197).

Fields are defined as "field of forces", in other words a set of objective power relations imposed on all those who enter this
field, relations which are not reducible to the intentions of individual actors or even to direct interactions between actors (Bourdieu, 1985).

To each social field correspond capitals; economic, cultural, social and symbolic capital. Economic capital is immediately and directly convertible into currency and may be institutionalised in a form of property rights. Cultural capital is convertible under certain conditions into economic capital and may be institutionalised into a form of educational qualifications. Social capital is made up of social obligations, which is convertible under certain conditions into economic capital and may be institutionalised as titles of nobility. An important part of social capital is therefore social networks in various forms. Symbolic capital (prestige, reputation, fame, etc.) is the most important, as it determines which of the other forms of capital is dominating (Bourdieu, 1985).

The fields can be described as a multi-dimensional space of positions. Actors are distributed within a social field, in the first dimension according to the overall volume of capital they possess and, in the second dimension according to the composition of their capital. Thus, actors occupy multiple positions corresponding to the various social fields (Bourdieu, 1985). This point opens for the possibility for an actor to possess contradictory interests and conduct.

The first dimension, mentioned above, makes it possible to explain and predict the practices and properties of the actors classified. Whereas the second dimension, the actors' composition of capital and their importance in the social field, has to be analysed in the concrete context of the social field in question.

As mentioned above, the field is perceived as a field of forces, that is actors' act to reproduce their positions and to gain position in the social world. Bourdieu has described strategies to account for this process. Strategies are conceived of as a set of practices designed and mediated to maintain and improve a position (Harker, et al, 1990). Strategies depend upon the volume of capital, as described above, and the reproduction institutions such as the labour market and the educational system. I will come back to the concept of strategy later in this chapter.

In conclusion, the objective relations are differently absorbed and interpreted from the perspective of the subject. According to Bourdieu actors do not simply obey rules in their everyday activities but form habits and acquired views through a complex process of experience and incremental adjustment.

Both Giddens and Bourdieu have attempted to overcome the dualism of agency-structure by different means. Giddens with the concept of "duality of structure", which implies that structure is both the medium and the outcome of human action. Bourdieu, on the other hand, introduces the concept of Habitus as a notion mediating between human agency and structure. Both theories take
point of departure in human action and social practices.

2.3. Methodology

In the following section I develop the methodological considerations, based on the theoretical discussion, and their implications for the outline of the study. The field work methods are presented in appendix 1.

Giddens' structuration theory is an attempt to work out an overall ontology of social life, offering concepts that will grasp both the rich texture of human action and the diverse properties of social institutions. As emphasised by Giddens (1984) it is not possible directly to apply concepts of the structuration theory to a concrete context. However, an interpretation of structure-agency as proposed by Giddens provides epistemological consequences which are useful for guiding the research work, these are: a hermeneutic element, reflexive sociology, and finally contextuality.

At the epistemological level the method has to relate to the double hermeneutic. Double hermeneutic derive from the double process of interpretation which is involved in social research. First, the researchers' frame of interpretation, that is, the researchers' universe of theories and concepts. Second, the interpretation used by the individuals (the field of study) in the course of their everyday lives. Part of the research process is then the learning of what these individuals know, and have to know in order to "go-on" in the course of their everyday lives. Third, recognising the reflexive nature of human conduct involves the researchers' participation in the process. Social researchers should continually reflect upon the ways in which their own social values affect the data they are gathering and the picture of social reality they are producing (see also Bourdieu).

As pointed out by Davidson & Layder (1994) "there is a danger of reflexivity leading to a form of relativism, that we are asking researchers to be so hypersensitive to their own role in constructing the data that they would lack all confidence in their findings" (ibid., P.53).

The method suggested to avoid this situation is to use triangulation, which entails the use of multiple data sources and techniques of data gathering. In general, the more sources and types of data we can gather and compare, the surer we can be of the validity of our overall findings and interpretations.

Finally, contextuality in the description and explanation of social activities or forms of social order is essential. Contextuality involves the conjunction of temporally, structurally and spatially moments of difference, expressing the situated character of social practices (Giddens, 1984). Thus, contextuality is implied in all social activities (K. Simonsen, 1988).
Context does not only serve as a background for understanding human action, but also as a key to understand the significance of specific actions and processes. In effect, practice and context are inseparable concepts, social practices take place in a context, and it is meaningless to talk about context without relating it to social practices.

To facilitate to analyse, I will propose to operationalise the concept of context, which takes point of departure in a situational analysis (Mitchell, 1987). A situational analysis attempts to make actors' operations and manoeuvres in a specific situation intelligible by relating them to the structural positions they occupy in various fields.

The analytical strategy is based on an intellectual isolation of a set of events from the wider context in which they occur. Mitchell (ibid.) identifies two aspects of the situation. These are the situation as defined by the actors, and this involves a subjective dimension, and the setting by the researcher as a heuristic construct to facilitate the analysis.

There is no universal set of contextual parameters in terms of which all situational analyses should be conducted. The context of the setting comprises selected features of society which the analytical focus as well as the theoretical concept accentuate (Mitchell, 1987).

Does the contextual nature of social practices mean that it is impossible to generalise and to deduce tendencies in various forms of practices? Giddens (1984) formulates it as follows:

"In the case of generalisations in social science, the causal mechanisms are inherently unstable" (Giddens, 1984)

Giddens distinguishes between strong and weak forms of conceptions of theories and assumes that they must consist of or allow some kind of generalisations (Giddens, 1984). The strong form insists that a theory must contain a set of "deductively related laws or generalisations" (ibid., xviii). He is categorical in his rejection of conceptions of social theory which seek to establish general laws governing social behaviour and institutions (ibid., xxxii). The weaker form of "theory as generalisation" which he identifies implies that theory should consist of "explanatory propositions of a generalising type" (ibid., xviii). Giddens is not totally rejecting the latter type of generalisation, but poses the question of the link between explanation and generalisation. Explanation, he suggests, is necessarily contextual, i.e. about concrete processes of social life occurring at particular times and particular places. However, according to Giddens, no theory would be of much value if the theory cannot illuminate concrete processes of social life and interpret and explain substantive features of human conduct.

Generalisations in the social sciences are "historical" in character. It means that the circumstances in which generalisations are valid are temporally and spatially circum-
scribed, depending upon mixes of intended and unintended consequences of action.

Following these principles it is necessary to relate the research to a phenomenological-hermeneutic understanding. In this manner the focus is on the practices and self-understanding of the individual, and the locus in the analysis becomes an understanding of the meaning systems, within which the individuals' actions are inscribed. As I will elaborate on later, the main focus of the present study is not on meaning systems as such, but the focus is on social action. However, in analysing social action, the actors' self-understanding becomes important.

Following the principle of the duality of structure, the phenomenological-hermeneutic frame of understanding is insufficient. Actors are situated in family relations, employment structures, at land/housing markets, etc., which have a decisive influence on their perception of action. Consequently, the contextual nature of social practices is not only related to the situation as defined by the actors, but also to an analytical specification of the context to let the analysis go beyond a hermeneutical perspective of actors' self-understanding.

Consequences for the analysis

Previous theories on the consolidation process of slum and squatter settlements have on the one hand emphasised an analysis of societal structures, and how these influence the consolidation process of urban low-income groups. From this perspective local differences are not considered and social actors are accorded a passive role in the urban process.

On the other hand, theories which emphasise households' preferences regarding improvement of housing are based on static typologies. (E.g. Turner (1968), who concluded that access to housing and improvement of housing depend on economic capacity, social circumstances and cultural habits of the actors involved). Factors, such as the land/housing market, state policies were not considered in these analyses. In addition, by focusing on static typologies Turner did not explain the processes of consolidation, e.g. he did not analyse how and why some changes came about, and why others did not.

The theories discussed in the beginning of this Chapter suggest that powerful accounts of development processes can be obtained through a study of historically specific strategies of adaptation and social reproduction of actors in response to their actual situation in a specific context. This perspective involves a recognition of actors as being actively creating and reproducing the conditions of their own living conditions.

Following the arguments of Giddens, moving from an analysis of strategic conduct to a recognition of the duality of structure,
one has to move outwards in time and space, that is, to disclose the relations of conduct to institutionalised practices. Before moving on to a more comprehensive discussion of the analytical framework of this study I will define in more precise terms the concepts of strategy and institutions.

The concept of strategy, in this case, is related to the household/individual level. It involves distinctive practices adopted by members of a household collectively or individually to get work and housework done. In this sense strategy is the households’ struggle for survival. However, by applying this definition of strategy some crucial issues arise which are important for the present study. First, the term household strategy refers to the household as a homogeneous unit, which, as I previously argued, is a problematic assumption. Consequently, it becomes important to differentiate household strategies according to gender. Second, it has been argued that strategic analyses only focus on possibilities for action, and ignore the effects of institutional constraints (K. Simonsen, 1993). There is no reason, however, why strategic and institutional analyses should be incompatible. (E.g. Bourdieu’s definition of strategy considers strategy and structures as interrelated.)

Strategies refer, according to Bourdieu, to managing situations and manoeuvring them within a given field (see also Harker, et al, 1990). Strategies are social practices designed and mediated through dispositions towards the future and are closely attuned to objective probabilities. Strategies are the households’ struggle for existence as a set of specific priorities and actions which is related to their present living conditions, but at the same time they are a product of the actors’ social history. The important point is that strategies adopted by the actors depend upon their objective living conditions and how they perceive their possibilities of action, which is structured by habitus.

Another crucial concept is the concept of institutions. Most sociological definitions of institutions emphasise the general idea of an institution as a locus of a regularised or crystallised principle of conduct and of an action that governs a crucial area of social life that endures over time and space (see also Giddens, 1984). Any institution is expected, a priori, to provide easy access for some social forces, while constraining others, and perhaps even exclude some groups from participation. This adds a useful dimension to a definition of institutions since it recognises the basic conflict between regular practices of institutions, which inevitably reflect a particular set of interests, and their responsiveness to change reflecting power relations and interest configurations.

In this study the term institution is conceived of as socially constructed, routine-produced and behaviour regulating frameworks.

Dimensions of the study
As mentioned previously the context of setting within which the social practices take place comprises selected features of society which the analytical focus as well as the theoretical concepts accentuates. Considering the discussion in Chapter 1, the following components will be applied analysing the consolidation process.

The model assumes that the land/housing market and housing policies have a direct impact on the consolidation process. As access to land/housing markets is determined by income possibilities this element becomes important in the analysis as well. The socio-cultural context refers to the way in which slum and squatter dwellers organise themselves at the community level; it involves household and local power structures, and the social coherence within slum and squatter settlements. It is suggested that this component as well as income opportunities involve a gender dimension. The socio-cultural context is related to income possibilities, the land/housing market and to the collective organisation. The former mentioned refer to the assumption that social networks are important to get access to land/housing and employment. The latter is based on the assumption that local power structures and social networks have an impact on mobilisation processes. However, state policies and a range of other preconditions have to be considered as well.
Dimensions of the analysis

I have suggested that the consolidation process should be analysed within a framework comprising economic, socio-cultural, and political processes. Looking at urban housing from an economic and/or political, institutional perspective provides merely a narrow and partial understanding of the nature of slum and squatter settlements. In addition, more powerful accounts of development processes can be obtained through a study of historically specific strategies adopted by urban dwellers in response to their actual situation in a specific context.

In order to facilitate the analysis the concept of context has been divided into two levels: the setting of interaction, referring to structural specification of interactions, and to the situation implying a subjective dimension, that is, how the actors perceive their living situation.

The setting and the situation stand in a reflexive relationship to one and another. It means that to interpret a specific type of behaviour it is necessary to involve the two referents simultaneously. In other words, concrete actions, in this case strategies, become crucial as it is through specific action/behaviour that the mediation between the situation and the setting of interaction takes place.

The setting of interaction

As a first step, the study will analyse the setting of interaction, which in this case are relevant institutions having a direct bearing on the life of slum and squatter dwellers. The setting of interaction can be analysed at various levels. In this study I will focus mainly on the land/housing market and state policies influencing the urban low-income groups' access to land/housing. From this one can define the specific types of land allocation in Dhaka. In addition, an analysis of the labour market is crucial as access to land/housing is to a large extent determined by economic resources.

I have argued that urban life has the potential to offer emancipation from the constraints of rural "tradition" and that the city can offer migrants' opportunities to develop strength and autonomy. I pointed at women as particularly important in this context, as it is the women who experience the most fundamental changes when moving to an urban setting. If we are to understand the way in which the experience of urban living is conditioned by gender, it is necessary to understand how different forms of work are performed by women and men, and how gender roles and relations are expressed through relevant institutions.

Towards this end socio-cultural institutions become important. I will make reference to this perspective by focusing on family
structures and the social organisation within slum and squatter settlements, that is, social coherence and local power structures. Changes in the family as an institution is a central component of urban life, and an analysis of women's life in particular can help to detect trends in household processes. Studying the status of women within the household, the analysis aims to show how women's room for manoeuvre has changed due to altered family relations and an involvement in the labour market.

By focusing on social networks and community organisation I attempt to examine the forms of organisation which low-income groups in an urban context develop in response to changed circumstances. Furthermore, these elements situate the analysis within a locational context, e.g. intra-community relations provide access to forms of knowledge and support (social capital) necessary for a consolidation process to emerge.

The situational context

The next step in the analysis is to focus on how dwellers' perceive their living situation. Bourdieu's concept of habitus attempts to identify how subjective structures are generated. Bourdieu argues that the actors' perception of their possibilities for action is determined by their present living conditions as well as by their history. It accentuates the importance of the dwellers' living conditions in rural areas, as well as their present socio-economic conditions in urban areas.

This discussion involves how social relations, prevalent in a rural setting, dissolve/change in an urban context. At the urban community level the homogeneity of the settlement becomes significant. Evidently if the settlement is heterogeneous, in terms of economic and socio-cultural conditions, this might create different motivations and interests among dwellers regarding organising themselves.

The subjective dimension should be considered as contributing to an understanding of social action which goes beyond an understanding of action based on rational choice, or, approaches where an understanding of human action is derived from societal structures.

Strategies adopted by social actors

Finally, the analytical framework involves an analysis of actual strategies of social reproduction and adaptation pursued by the social actors. Analysing strategies are important as it is through specific action/behaviour that the mediation between the situation and the setting of interaction takes place.

Strategies are important at the level of how actors, in this case
slum and squatter dwellers, resolve their livelihood problems and organise their resources. Furthermore, this perspective makes it possible first, to identify changes within existing political, economic and social institutions. Second, to disclose the human and material resources possessed by slum and squatter dwellers, and which strategies the slum and squatter dwellers employ to get access to land/housing and employment.

So far I have defined strategies in terms of how actors draw on institutional practices to reproduce themselves. Another aspect of strategies is collective forms of action, mobilisation and social networks.

Applying the present analytical framework, it is necessary to combine various research methods. Even though the study contains extensive research designs (describing settlement allocation systems and labour market structures in Dhaka) the main focus in the present study is based on intensive research designs. The intensive research design focuses on substantial relations and causal groups and processes, and it is the most appropriate method for exploratory research, as I will characterise the present study.
Within approaches to urban theory there is a central theme which is also crucial to the methodological discussion in this dissertation, and this is the role of urban space: Is it possible to identify specific urban features? Is it possible to ascribe to the urban space a determinative force in itself? Or should the characteristics of urban space be seen as more or less direct reflections of general processes in the society? This discussion regarding the specificity of the urban space has been central to urban sociology since its emergence in the beginning of this century. Apart from the overall methodological implications of this discussion, this issue is related to the way in which urbanisation, and more specifically the development of slum and squatter settlements, should be analyzed.

Introductory important themes derived from western urban theories will be discussed. These themes will focus on issues which are supposed to be crucial to the analysis of Third World cities as well. First, theories emphasizing the process of socio-spatial segregation in urban areas: These theories seek to develop an analytical framework based on the national level, explaining urban development in general, and development of slum and squatter settlements in particular. Second, the concept of urban culture as developed by Wirth. This approach attempts to specify
urban dwellers’ adaptation to urban life, and the consequences for the social organisation within urban communities. Finally, theories focusing on collective consumption stressing the role of urban policies and social movements in urban development.

\textit{Socio-spatial segregation}

The most important contribution in this context is the Chicago School approach, developed during the ’20s and ’30s\textsuperscript{17}. The objective of these studies was to develop a theory of urbanisation and urbanism with its own structure and concepts\textsuperscript{18}. Thus, the Chicago School made the first attempt to develop a comprehensive urban theory.

The Chicago School developed an explanatory system for the study of cities which was based on "Social Darwinism". They argued that there is a "biotic" level to human behaviour\textsuperscript{19}, one constituted by instincts of survival and competition.

The Chicago School adopted the so-called "ecological approach" to explain the distribution of urban communities. This was originally worked out on the basis of an analogy with ecological processes in biology. Accordingly, cities were categorised into "natural areas" through processes of competition, invasion and succession, the stronger species eventually inhabiting the territories previously occupied by the weaker. These processes determined the "zoning" of the characteristics of different community areas.

Cities can, according to the Chicago School, be seen as formed in concentric circles, broken up into segments. Cities thus consist of five ideal-typical zones: a central business zone, a transition zone, a working-class zone, an exclusive residential zone, and finally a suburban zone.

The transition zone, located between the commercial zone and the working-class zone, was characterised by constant pressure from the commercial zone and from new immigrant groups which resulted in increased social deprivation. The mobility characterizing

\textsuperscript{17} According to Dickens, 1990, the key influence on the Chicago School was C.H. Mead. Mead was one of the early originators of symbolic interactionism (Dickens, 1990, p.35-37).

\textsuperscript{18} Urbanisation refers to migration from rural to urban areas and intra-mobility within the urban system. Urbanism refers to the cultural form of city life.

\textsuperscript{19} However, they also recognized that there is a cultural level specifically associated with conceptualizing human beings.
these areas aggravated the process of change and social disintegration. In their empirical analysis the Chicago School focused mainly in the transition zones, as it was within these areas that social problems emerged, such as social disorganisation and poor housing conditions.

The Chicago School assumed that the spatial patterning of social groups in a city can be explained by a few underlying independent factors. These factors were derived from social and economic indices such as the economic basis of a household, its behaviour according to its size and stages in the life cycle, whether its members were immigrants or belonged to a distinctive ethnic group (Lowder, 1986).

The Chicago School focused on urban social problems and social segregation and has been important for the huge amount of empirical research in these areas. There are many ways in which the ecological approach has been criticised. Here I shall confine myself to a few critical points. The ecological system of city neighbourhoods was seen as being formed through "natural" processes that occurred like impersonal events in the physical world. Seen in this way, such processes appeared to have an unchangeable character, like laws of the nature. This is evidently an inadequate approach, considering the theoretical considerations proposed in Chapter 2. The spatial segregation was, as mentioned above, explained in terms of social and economic factors. This focus ignored the fact that land allocation processes are increasingly mediated by political institutions and processes.

Urban "critical" theories

During the '60s and '70s, new theories developed (e.g. Pahl, 1975; Rex & Moore, 1967) in contrast to the Chicago School. These urban "critical" theories stressed that urban issues could not be studied in isolation, but only in connection with societal socio-economic and political-ideological factors. According to these approaches various forms of urban life should be explained in terms of class and social inequality.

Of particular importance in this context is the so-called neo-Weberian approach which was based on Weber's concept of class and bureaucracy. For example, Pahl who analyzed the influence of the bureaucracy on the unequal access to urban resources.

Pahl (1975) maintained that the urban space has to be conceptualised as a socio-spatial system which generates patterns of inequality in the distribution of life chances, over and above the inequalities generated in the sphere of production. He summarised his perspective as follows:

"(a) There are fundamental spatial constraints on access to urban resources and facilities. Such constraints are generally expressed in time/cost distance. (b) There are
fundamental social constraints on access to scarce urban facilities. These reflect the distribution of power in society and are illustrated by: bureaucratic rules and procedures (and) social gatekeepers who help to distribute and control urban resources....The situation which is structured out of (a) and (b) may be called a socio-spatial or socio-ecological system. Populations limited in this access to scarce urban resources and facilities are the dependent variables; those controlling access, the managers of the system, would be the independent variable...... (d) Conflict in the urban systems is inevitable" (Pahl, 1975, p.201).

The managers of these systems are, according to Pahl, significant intervening variables: "The urban managers remain the allocators of this surplus; they must remain, therefore, as central of the urban problematic" (Pahl, 1975, p.285). According to Pahl (ibid.) the managers have to be analyzed in the context of the state, which is characterised as centralised, hierarchial and co-optive.

Rex & Moore (1967) focused on various social groups’ access to housing resources. According to Rex & Moore (ibid.) the development of housing markets are connected to industrial and financial capital on the one hand, and to labour markets on the other. It is in these terms that neighbourhood segregation as noted by the Chicago School should be analyzed. According to Rex & Moore (ibid.) the struggle for scarce and desired types of housing, would be clustering residents into "housing classes". These classes include, among others, actors who own and live in their houses in the most desirable areas; those who “own” such houses through mortgage borrowing; those in other mortgaged owner-occupied dwellings in less desirable areas; actors in privately rented accommodation; and actors living in accommodation provided by the state.

Rex and Moore (ibid.) argued that just as class struggles occur in the sphere of production, conflicts can also emerge in the realm of housing consumption. Based on this conflict perspective they developed the concept of housing classes. Qualification for public housing and for the securing of mortgages are two main areas of class struggle over housing. Those who are in public housing are normally by no means the least advantaged within urban class struggles. In competition with them are groups denied access both to mortgage loans and state-provided dwellings, and who are forced to rent in the private sector, often in circumstances where they are vulnerable to manipulations by landlords, because they are without the forms of rent control or protection which residents in public housing enjoy.

The important point is that Rex & Moore (ibid.) show how the spatial structure of the city articulates with its social organisation through the system of housing allocation. However, I do not think it particularly useful to speak, as Rex & Moore do, of “housing classes”. They are right in stressing that urban conflicts based on housing have their own specific features which
cannot be directly reduced to conflicts in the sphere of production. But rather than regarding urban struggles as involving "housing classes" distinguishable from the rest of the system, it seems more appropriate to treat such conflicts as contributing to the overall character of the class structure in a given society. From this perspective it is possible to see different modes of community organisation, and styles of life, as consolidating some aspects of class division, while cutting across others, e.g. segregation based on ethnical affiliation. I will elaborate on this discussion in Chapter 7.

Taken together, the works of Rex and Moore and of Pahl provide an approach focusing on two issues: first, locating the distribution of urban communities in the active struggles of groups attempting to get access to housing; and second, the importance of patterns of urban resource distribution for the development of new forms of class struggle.

Urban culture

As mentioned previously another important concept within the Chicago School is urbanism. Urbanism as a way of life was developed by Wirth who, besides being influenced by the Chicago School, also drew upon Tönnies' and Simmel's ideas in developing his analysis (Giddens, 1991).

Wirth's studies were based on a methodological dichotomy (urban-rural) which referred to two ideal types of human community. The term urban refers to cultural disorganisation, secularisation and individualism. City life was characterised by alienation and by social dissolution. These tendencies affected local social organisation as well as individual lives. However, not all cities were "urban" in the sense mentioned above. The differences between cities were determined empirically, according to their size, degree of density and heterogeneity.

Wirth maintained that larger size meant greater variation within the communities. He suggested that this, in turn, would be reflected in spatial segregation of different groups according to ethnicity, race and status. He also suggested that the chances of any individuals knowing each other personally would be reduced with an increased size, leading to a segmentation in social relationships, an emphasis on secondary rather than primary contacts, and a corresponding indifference towards each other. It is important to note that Wirth did not claim that primary relationships would disappear in the city, nor did he suggest that urban dwellers know fewer people than rural dwellers do. What he argued was that in large settlements, the individual would be personally acquainted with a smaller proportion of those with whom he or she interacts, and this fact alone can explain the development of social distance characterizing urban life.

The effects of density on social relationships are a function of
the growth of differentiation. According to Wirth, density reinforced the effect of numbers in diversifying human actors and their activities, and in increasing the complexity of the social structure.

The effects of heterogeneity are seen as related to individuals participating in many different circles, none of which could command their undivided allegiance. These circles were tangential, and individuals enjoyed a different status, and perhaps even a different identity. The urban personality thus became complex. Heterogeneity also led to a process of social levelling in which the individual is subordinated to the mass.

Gans (1968) criticised Wirth's attempt to explain social relations emerging from size, density and heterogeneity. He argued that the social features of Wirth's concept of urbanism seemed to be a result of residential instability, rather than of the three factors mentioned above. The implication of this argument is that urban ways of life may be expected to develop wherever there is residential instability. This is a crucial point, in this context, as the majority of slum and squatter dwellers experience residential instability.

According to Giddens (1991) the problem with Wirth's theory is the general application claimed by the urbanism thesis. Based mainly on studies of American cities in the 1920s and 1930s, it has definite limitations especially when applied to a Third World context.

As argued by Saunders (1987) the problem with Wirth's theory is not the focus on the question of how e.g. size affects the patterns of social relationships. It is obvious that size and density do have some effect on patterns of social relationships, and indeed on the distribution of life chances. However, it is a mistake to assume, as Wirth does, that a generalised account of urbanism can be based solely upon the characteristics of the cities themselves. Wirth failed to recognise the limited scope of his approach, and in consequence he attempted to explain a wide range of culturally and socially variable phenomena through physical reduction.

In addition Wirth's theory is based on a dichotomous conception of "traditional" and "modern", and maybe more importantly, of "urban" and "rural". The implication of this assumption is that "urban" is equated with impersonal, instrumental social relations, and this assumption does not work. Empirical evidence suggests that the patterns of relationship as stressed by Wirth cannot be reduced to an urban context only.

These issues are related to the Chicago School studies in general.

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20 Studies (e.g. Abu-Lughod, 1961) have documented the existence of rural ways of life in the centre of large cities. Other studies (Lewis, 1951, from Saunders, 1987) have documented urban ways of life in rural areas.
Communities were used as methodologically delimited units for the analysis of social and cultural phenomena. This meant that urban development was divorced from its societal context. The basic assumptions prevented analyses of broader societal influences on urban problems.

However, while Wirth's characterisation of urbanism as a way of life may be strictly limited in its relevance to cities in general, it is arguable that it does illuminate important aspects of urbanism as a whole.

**Collective consumption**

Among the theorists who fashioned the new urban politics is M. Castells. In his book, *The Urban Question* (1977) based on a neo-marxist approach, Castells condemned all previous urban sociology (the Chicago School in particular) as being ideological. Castells (ibid.) reconstructed a new subject field which considered the urban system as the focus of political conflict based on state intervention into the provision of key public services. The urban was defined as an arena of collective consumption processes.

The concept "collective consumption" was defined by Castells as follows; "we class as "collective means of consumption" expenditure on education and culture, social welfare, transport, housing and urbanisation" (Castells, 1978, p.42).

Castells argued that consumption processes are of crucial importance in advanced capitalism, partly to generate the utilisation of capital accumulation and partly as a means of creating an efficient industrial system. As it is the responsibility of the state to regulate these processes, it is necessary for the state to become more involved in preparing conditions for a maximisation of private sector advantages and to direct its own spending in favour of the private sector. Castells suggested that out of this situation, in which collective consumption plays a crucial part, new sources of contradictions arise.

The important point in this context is, as stated by Castells (1983), the possibilities for the emergence of social movements demanding access to collective consumption and political influence. According to Castells (ibid.) there is a close link between private or public sectoral consumption which unite or

21. The concept of collective consumption has proved to be difficult to apply in a concrete context. Dunleavy has developed Castells' notion of collective consumption by identifying services on the basis of their mode of provision (collective or individual) within the public or private sector and/or whether access is granted on market or non-market criteria. However, these classification systems involve a tendency to focus on categories rather than on social relations and processes (K. Simonsen, 1988).
divide urban actors according to their mode of access to key services creating distinct material advances and disadvantages. According to Castells (ibid.), the degree of social cleavage, and its political and ideological significance, created by these sectoral allocation processes is largely dependent on whether a particular service is predominantly provided in the public or private sector.

The issue of collective consumption is important as it directed the attention towards potential urban conflicts, and as such considered the urban space as an arena for social conflicts, more than as an arena of social integration as proposed by the Chicago School. I will return to the discussion on urban social movements later in Chapter 7.

A critical issue related to Castells' analysis is that the private consumption is left out of the analysis. Consequently, the approach ignored important aspects of social relations inherent in the reproduction of the labour force; that is the role of family, households and women.

3.1. Third World Urban Studies

In the '50s, studies of the urbanisation process in Third World cities drew attention to the dramatic growth of these cities and their significant differences from the experience of the developed world.

In order to explain differences in the urbanisation process literature focused on the cultural aspects of slum and squatter settlements, and argued that such problems were caused by cultural trends, which they characterised as "a culture of marginality". This view, which explained the perpetuation of poverty in terms of cultural apathy among the poor, served as a nexus of controversy for at least two decades.

Following the decline of this view in the '70s, the focus of academic literature changed increasingly towards an analysis of the political economy of Third World cities. These studies have emphasised the structural aspects of urban problems, and argued that squatters are not outcasts of society, and that informal settlements are the direct expression of the development of dependent capitalism in their respective societies.

Other theoretical and empirical analyses, focusing on the urbanisation process in Southeast Asia in particular, emphasised

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22 McGee (1979) provides a useful review of the various stages in the interpretation of Third World cities, ranging from the initial application of the Western mode, to the later dualistic model and on to the interpretations of urbanisation of peripheral capitalism.
the processes of population movement between rural and urban areas (see Armstrong & McGee, 1985).

In more recent years, the development of urban theories in a Third World context has been characterised by a focus on internal relations within cities, as well as on an emphasis on the city in a cultural context (e.g. Agnew, et al., 1984). Other theoretical considerations concern state policies, the formation of communities, their political behaviour and their relationships with the state (Gilbert & Ward, 1984), social networks (Mitchell, 1987), and social movements (Castells, 1983).

In the following, I will give a brief introduction to urban studies in a Third World context. The description serves as a background for the analysis of Dhaka.

**Modernisation theories**

In order to explain differences in the urbanisation process in Third World cities, research based on a modernisation approach directed attention to impoverished residents living in slum and squatter settlements, or to recent migrants' adaptation to urban life. It was assumed that when rural people came to live in cities they were confronted with circumstances in which traditional ways of life were no longer appropriate. This was due to the perception that patterns of social behaviour in cities were based on activities connected to modern, economic, political and administrative processes.

O. Lewis' thesis on urban poverty saw slums as culturally and socially opposed polarities of an ideal type (Burgess, 1981). He hypothesised that a rural-based "culture of poverty" was transferred to the city by migration processes. The "culture of

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23. For example "Urban Society in Southeast Asia", Lewandowski (1988) which contains contributions regarding the distribution of political power, religious and ethnic relations and changing life-styles associated with modernisation and urban development.

24. Although I have divided urban theories into modernisation theories and development theories, it should be emphasised that this division does not reflect the complexity characterising more recent contributions.

25. Another approach dominating the '70s and '80s emerged from development theory. The main concern of these studies was the persistent poverty of a sizeable proportion of Third World populations, and the need to develop income distribution programmes with the aim of delivering basic needs to these deprived populations (Armstrong & McGee, 1985). These studies had important implications for policies aiming at smaller urban centres.

26. Lewis developed the "culture of poverty" concept based on observations made in Mexico City, San Juan, Puerto Rico and New York (Roberts, 1978).
poverty* can be considered as a subculture, enabling the poor to psychologically cope with a different environment.

Urban growth was associated with insufficient jobs in the modern sector of the economy. Lewis argued that low-income casual employment, poor living conditions and low levels of education made families and friendships unstable and unreliable.

The marginality theories extended these dualistic assumptions to cover not only the social life, but also the political life (Burgess, 1981). The production, consumption and exchange of goods in which the urban poor are involved take place outside the modern economy. The marginal sectors are not only isolated but also autonomous, obeying their own laws.

The urban masses were seen as marginalised, composed of individuals or families whose values and motivation stood in the way of any adaptation to a modern way of life (Datta, 1989, p.5). As the masses preserved their traditional way of life in squatter settlements a process of disintegration was established, accompanied by a break-up of the family and increasing crime and violence.

Explanations for the unequal distribution of income, consumption and employment opportunities was thus to be found in the urban poors' "lack of participation" in the economic, political and social life in the city.

The dichotomy thesis as proposed by the Chicago School (Wirth), rural-urban, was thus transferred to a Third World context, where the urban life was characterised by two autonomous systems, the modern and the traditional.

The inherent assumptions of these theories were that antagonism exists between the traditional and modern sectors. Urban life was conceived of as an expression of modernity; Third World societies therefore had to eliminate traditional elements so that modernity could develop. Second, the general features of the modern world were regarded as ideal-types which had undergone a gradual, qualitative evolution from a lower to a higher stage, through increasing specialisation and functional inter-dependence, particularly between institutions and actors. Such an evolution involved new definitions of social roles. Consequently, the urban poor were unable to adapt to modern lifestyles because they were marginalised.

However, as stressed earlier, there is no evidence that these processes, as characterised by these approaches, are specific urban processes. On the contrary, the human ecological approaches as proposed by the Chicago School, seem to be based on a general theory on how social groups adjust to the environment.

The studies did not involve any considerations on the effects of external factors. Consequently, the major aspects of urban life were analyzed at a local rather than at a broader societal level. Marginalisation was regarded as a position, and the processes by
which the urban poor were maintained in this relationship were explained in terms of the individuals themselves.

**Dependency theories**

While the modernisation approach stressed the role of intra-societal conditions in urbanisation, the Dependency Theory and the World System Theory adopted an intersocietal approach to explain urban development.

The initial connection between dependency theories and urban studies was primarily presented by McGee, 1971; Portes & Walton, 1976; Roberts, 1978; and Slater, 1986. The basic issue in Dependency theory with regard to urban development processes is how patterns of urbanisation vary according to the socio-economic and political relations of localities to national and international hierarchies of core/periphery exploitation (Roberts, 1978).

The urbanisation process in Latin America, Africa and South East Asia contradicted the image of cities as dynamic generators of economic and social development (McGee, 1967). The realisation of the urban dynamic in these regions differed significantly from the growth of the cities in the West, which led to the formulation of concepts such as over-urbanisation, pseudo-urbanisation (McGee, 1967) and dependent urbanisation (Castells, 1977).

Originally, the concept of "over-urbanisation" was based on the observation that the urban population in Third World cities constitute a larger proportion of the total population than would be expected from the extent of industrialisation. This process was explained by the World System and Dependency theories as an outcome of the global core-periphery division of labour. The theoretical argument is that the various mechanisms that reproduce the division of labour serve to exacerbate aggregate over-urbanisation, because they both limit the spread of industrialisation and encourage urban population growth (Smith, et al, 1987).

The concept of "pseudo-urbanisation" is related to the economic structure in Third World countries. The incorporation of Third World countries in the capitalist world economy created an economic structure which was oriented towards export of raw- and semi-processed material, and import of manufactured goods from developed countries (Armstrong & McGee, 1985).

In line with this argument, Castells proposed the notion of a "dependent" city. This implies that the expansion of the

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27. These theories are mainly based on empirical evidence from Latin America.
28. See Smith, et al, 1987 for an elaboration on the concept of "over-urbanisation".
capitalist world economy into social formations at different technological, economic and social levels necessarily develops cities with distinctive traits. Dependent cities are characterised by an excessive growth rate. The flow of migrants to cities is a direct effect of the penetration by core countries, since the traditional exchange economy cannot co-exist with the market economy. This leads to a deterioration of living conditions in rural areas, and hence to urban migration (Castells, 1977, p.47).

Second, dependent urbanisation leads to a concentration of population in new areas and, accordingly, tension between urban areas and the rest of the country. Since migration towards cities is the product of the breakdown of rural structures, the migrants are not absorbed by the productive urban system, and consequently they are only partially integrated into the social system (ibid.).

The dependency perspective maintained that urban problems in the Third World should be interpreted in the light of the Western countries' exploitation of the Third World. The penetration of the world economy into Third World countries has led not only to enormous growth rates within the cities, but also to a structure of urban primacy, where economic activities have been concentrated in one or few big cities (Roberts, 1978).

The consequence of this urban structure is that dwellings and small-scale productive activities are driven out of the city centre to make room for a concentration of commercial and administrative activities. New industrial enclaves and the high-income groups are increasingly located in areas with appropriate transport and service facilities, while low-income groups are located on the outskirts of cities without any, or with badly developed, transport and service facilities.

World System approaches were followed by a number of empirical studies applying the logic of International Political Economy to comparative research on cities (Roberts, 1978; Gilbert & Gugler, 1982; Armstrong & McGee, 1985).

The main questions raised by the International Political Economy

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39. Later approaches within the dependency perspective became more sophisticated, e.g. the work of Leeds (1969) and a collection of articles by Portes & Browning (1976).


31. At one level, the political economy perspective appears unified in its explanation, particularly in its emphasis on the need to situate the interpretation of Third World cities within the expanding nature of the world capitalist system. However, the last three decades have witnessed complex debates within this approach. Particularly, the relevance of the concept, mode of production, the relative primacy of economic versus political factors and the logic of accumulation vis-a-vis class struggle.
approach concerned the manner in which Third World urban systems and urban centres reflected the role of the national state in the international economic system.

The theoretical development of the '70s enhanced the understanding of urbanisation processes. First, the approaches stressed the significance of an understanding of national urban systems as being, in part, a reflection of the incorporation of the developing countries into the international economic system. This process of incorporation had important effects on aspects of the urban hierarchy such as primacy. Second, there was an emphasis upon studying the processes that created spatial and structural inequalities. Finally, the studies challenged the evolutionary and individualistic assumptions upon which modernisation theories were based.

In opposition to the modernisation theories, the Dependency and International Political Economy approaches proposed to relate the urbanisation process to the structural political and economic processes, at a national as well as at an international level. From this perspective, urbanisation can never be considered as an object of theoretical study separated from some wider theory of society. However, by raising the level of analysis to a global scale the Dependency and World System perspectives overlooked important structures and practices in the processes of urbanisation and development. Most fundamentally, these approaches can be criticised for inadequately addressing internal conflicts and their consequences for both the political-economic transformation of societies, and for changing/influencing urban structures in particular. A related criticism is that the analyses often portrayed the civil society as a passive instrument or direct reflection of capitalist interests and structures, rather than as an active force (see Portes & Walton, 1981). In addition, the world-system theories have paid insufficient attention to the role of states as institutions that are somewhat autonomous from world economic processes (Smith, et al,1987).

Collective movement approach

The role of grassroots movements in the process of urban change has been a central issue in urban theory. Such movements have been conceptualised as forms of class struggle displaced from the workplace to the community (Harvey, 1978) and as coalitions formed on a multi-class or non-class basis to promote distinctively "urban" issues such as defense of place, culture or urban social services (Castells, 1983).

32. In response to such criticisms a growing number of Dependency and World System studies have become more sensitive to the importance of local dynamics in a Third World context (Roberts, 1978).
Central to Castells’ analysis (1983) was the idea that local struggles over the collective consumption of goods and services, when combined with grassroots demands for cultural control over urban space through political control of local government jurisdictions, may alter and even redefine both urban space and the socio-political character of urban life.

In Castells’ analysis of urban social movements (1983) he suggested that focus is put on the role of consciousness and social action in transforming the conditions of everyday urban life. This led him to study the activities of local grassroots movements in Latin American cities aiming at a defense of territorially-based identities and an assertion of community control over collective consumption.

Urban social movements were described as capable of producing significant urban change if they combined three types of demands: collective consumption, cultural aspiration and political control of local government; and if they enlisted the support of crucial mediating institutional structures.

Schematically, the process of urban change is depicted by Smith et al, 1987 as follows:

<table>
<thead>
<tr>
<th>Type of Demand</th>
<th>Mediating Structure</th>
<th>Locus of Change</th>
</tr>
</thead>
<tbody>
<tr>
<td>City</td>
<td>Urban demands</td>
<td>Urban system</td>
</tr>
<tr>
<td>Community</td>
<td>Cultural aspiration</td>
<td>Media</td>
</tr>
<tr>
<td>Power</td>
<td>Political challenge</td>
<td>Professionals</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Local culture</td>
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<tr>
<td></td>
<td></td>
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As I will discuss theories on social movements in Chapter 7 in more detail, the important questions in this context are the advantages/disadvantages of this approach in analysing urban development.

First of all the issue which has to be raised is how to define social movements. The definition of urban social movements as proposed by Castells (1983) has two characteristics: the first is that the movement must produce a major change in the capitalist system, and the second is that it must be related to other movements in society.

With regard to the former, Castells maintains that urban social movements are the cause of major change in capitalist society; the movements produce new effects on the social structure.
The latter refers to the necessity of an urban social movement to articulate with other movements, in particular the working class movement, and with the political class struggle. Thus, for Castells the linking of different movements is the crucial catalyst for producing radical change in a capitalist society.

Two issues arise in relation to this definition. First, it is difficult to apply empirically since the criteria for identifying "true" and radical change are not made clear. Second, Castells is primarily interested in urban social movements because of his belief in the possibility of radical change through the alliance between urban social movements and other struggles.

However, it seems that the majority of protest movements, which typically take place in an urban area, are unlikely to achieve the status of an urban social movement, as defined by Castells, because the majority of them tend to be concerned exclusively with purely local issues, and as such they cannot be described as radical. As I will argue later these movements are nevertheless part of the political interaction that takes place between the local or central state and the dwellers. Castells' own research actually confirms this, which suggests that his emphasis on urban social movement, as distinct from other movements in general, is somewhat displaced.

In spite of these reservations, Castells' analysis put forward a useful framework of concepts for the description and analysis of social movements (see Chapter 7). Furthermore, Castells recognised the importance of cultural factors shaping the internal structure of the cities: Local communities demand on cultural autonomy. Furthermore, he emphasised the political level, and the emergence of social movements and consequently included social actors (social movements) in the analysis of urban development.

3.2. Towards a contextual analysis of Third World cities

As proposed in the Introduction to this chapter, a central theme within urban theories is the role of urban space. This issue is related to how urbanisation and the development of slum and squatter settlements should be analyzed.

The Chicago School proposed a conception of space and (time) as absolute dimensions with their own bases and traits. Consequently, social actions are explained in terms of spatiality, and space becomes a deterministic force in itself. This assumption is developed in a Third World context by the marginality theories emphasizing that city life creates specific social relations, which are determined by general characteristics of the cities themselves. From this perspective urban processes are operating independently of the specific societies in which they are located.
Other approaches conceptualised space in relational terms. It means that spatiality is more or less a direct reflection of general societal processes (e.g. Castells, Dependency theories). According to Castells urban processes have to be understood and explained as determined by societal structures. From this perspective, it is impossible to analyze urban issues independently of societal structures.

These perceptions of the role of urban space is reflected in the issues raised in order to analyze urban development. The Dependency theories are concerned with questions related to international relations and the impact of these relations on urban structures. From this perspective urban sociology is based on premises which imply a reduction of "the urban" to societally, spatially unspecified processes and relations.

The Chicago School and the Marginality theories focused on issues related to urban communities. These studies took localities as their object of study, and described all aspects of the local society; others were less concerned with locality than with the quality of social relationships. The major problem was as outlined above that these studies assumed that a particular kind of locality fostered particular kinds of social relationships.

In the following section I will briefly outline urban theories which attempt to solve the confrontation between the methodological and theoretical approaches mentioned above.

Agnew et al, 1984, adopt an approach to urbanisation and urbanism focusing on the cultural context; that is to say, how networks of practices and ideas (culture) are drawn from the shared experiences and histories of social groups, and how these practices and ideas can be invoked to account for specific patterns of urban growth and urban forms.

According to Agnew et al, (ibid.) these practices and ideas are not urban but are derived from the social, economic and political situations that have shaped groups and individual existence. In turn, these practices and ideas have formed urban worlds. Consequently, from this perspective, explanations of urban phenomena cannot be restricted to the level of the urban. Agnew et al, (ibid.) argues that by placing cities in the context of their societies it is possible to see how the cultural patterns of a society are embedded in the forms of its cities and in the lives of its urban population. However, the cities are also seen as a socio-economic and political force in the organisation of the society as a whole (Agnew, et al, ibid.). Agnew’s et al, (ibid.) approach suggests a focus on everyday life practices, in which the role of the actors who form the cities is emphasised. These practices are taking place within a location, shaped and influenced by socio-economic and political processes. This context on the other hand is also involved in a subjectively based perception of the location. In short, the city is viewed as both a producer and a product of culture.
A "situational analysis" approach

In line with Agnew et al., 1984, Mitchell perceives the city and city life as embedded in the wider economic, social and political order. According to Mitchell (1987), the pattern of social relations in cities is affected by society and by general urban conditions, and even more specifically by the community in which the actors live.

According to Mitchell, difficulties in how to analyze cities arise when different definitions are employed. If, for example, the city is defined according to size it is difficult to see how the concept can explain anything about social relations within the city. Consequently, from Mitchell's point of view it is not possible to establish a universal definition of a city or description of urban social behaviour. The most one can do is to establish types of cities with similar basic demographic, geographic and economic characteristics, and then specify the urban context in which these characteristics are likely to affect the social behaviour of the inhabitants.

The specificity of the urban should thus be regarded as a specific context of social processes. Social processes and interaction are qualitatively marked by taking place in an urban context, and in this sense they can be regarded as urban. That is not to say that it is possible to identify one type of social relation or process as urban, rather urban processes should be characterised by a variety and coexistence of many different lifestyles, cultures and activities, emphasising the specific meeting between various social relations and processes (K. Simonsen).

With this background the urban can be characterised as a social form. At the household level the differences within the urban space are expressed through the individuals' meeting with the urban life. My point is that it is not possible in advance to say anything about urban social relations. What should be the focus is, on the one hand, the urban conditions under which urban dwellers have to respond (the setting of interaction), and on the other hand the situation as defined by urban actors, and how these processes interact. From this it follows that the focus is not on a special set of relations, but more on the processes in which the migrants are involved in urban life, and how this affects their room for manoeuvre.

According to Mitchell, it is necessary to outline the set of circumstances in which the actors are placed and which determine the area within which the action must take place. That is to place the city within the colonial social order, so that the characteristics of this order constitute a general context within which urban social relationships interact.

Towards this end the International Political Economy approach and the Dependency Approach offered some crucial issues emphasising that urban development is related to the political and economic
processes at the national and international level. From this it follows, that it is of crucial importance to analyse the colonisation process. Related to the issues raised in this study, I will focus on the impact with regard to housing, that is socio-spatial segregation.

As suggested by the new-weberian approach urban housing processes have to be analysed as an unequal distribution of urban resources. These are related to the nature of the land/housing market, political institutions, and also to social actions developing as a response to these processes. This is in line with Castells who emphasised that the politisation of urban everyday life might create a basis for the emergence of a social movement, demanding access to urban resources. I have criticised Castells for not taking into consideration social relations involved in the reproduction of urban dwellers. Consequently, an analysis of social action must include a social dimension, that is, how dwellers organise themselves through social networks and community organisations in order to survive. These elements will be analysed in Chapter 6.

The next section will focus on a historical analysis of the urbanisation process in Bangladesh, focusing on the colonisation process and the socio-spatial impact in Dhaka.

3.3. Urbanisation in Bangladesh

Bangladesh is characterised by a relatively low level of urbanisation (defined as the percentage of the total population in urban areas). In 1995, the urbanisation level in Bangladesh was 18% (World Population, 1996), which means that Bangladesh is one of the least urbanised countries in the Asian region. However, measured in absolute figures, the urban population in Bangladesh was no less than 22 million in 1996 (United Nations Population Fund, 1996).

Growth rates in urban areas of Bangladesh indicate that cities of a certain size will experience an explosive increase in the urban population. If the growth rates continue at the same level, the urban population will be more than doubled in the year 2005.\footnote{A criticism of population projections is made by Hardoy & Sattertwaite, 1990.}

Dhaka's historical development

Modern scholars do not agree on the cause of or the date of the establishment of the capital Dhaka, whether it was in 1608 or
Established in 1610 (1608), Dhaka enjoyed the status of being the Mughal provincial capital for almost a century\textsuperscript{35}. Being the administrative and military headquarters, Dhaka expanded rapidly. Dhaka became the chief centre for trade and commerce in the area, and developed into a large manufacturing centre (Karim, 1991).

An important part of the city’s economy was the handicraft industry which was organised on a household basis. Inhabitants producing similar handicrafts used to live in groups, and their residence was also used as their factory.

Dhaka’s status was reduced when the East India Company (1765) took over the civil administration of the country\textsuperscript{36}. Its previous role as an important trade centre dwindled considerably in 1787, with imposed industrial and commercial restrictions. The economic decline resulted in a de-industrialisation and de-urbanisation of Bengal. This tendency continued up until the beginning of the 19th century (Choudhury, et al, 1991).

Furthermore, Dhaka’s previously prosperous appearance was reduced to a noble ruin (Ahmen, 1986, p. 147). As the inhabitants deserted the city, scores of houses were unoccupied and decaying. Paradoxically, as the population declined, the main parts of the city became overcrowded by inhabitants who moved from the suburbs to the inner parts of the city, building their homes on the sites of the main road.

Like most Indian towns, Dhaka was built haphazardly; its houses, pucca or kutcha, closely packed and laid in narrow streets and lanes. Only houses situated on the river front, owned or occupied by Europeans and wealthy Indians, were built according to a plan. Although the city had its share of rich inhabitants, the bulk of the population was very poor.

By the end of the 19th century the Bengali Government passed the Municipal Improvement Act\textsuperscript{37} which led to the transformation of Dhaka into a municipality. This marked the beginning of physical renewal in Dhaka. The city limits did not expand, but Dhaka was transformed into a modern city with roads, open spaces, street lights and a piped water supply (Chowdhury, 1991). The infrastructure was developed and rebuilding activities of road and

\textsuperscript{34} See Mohsin (1991) for further elaboration.

\textsuperscript{35} The status of Dhaka as the provincial capital lasted until 1711 (Mohsin, 1991).

\textsuperscript{36} The revenue collection became an important turning point in the British colonisation. After this, the Company became more and more a colonial power rather than being a trading company. As such, the Company imposed reforms of importance for later economic and social development, e.g. changes in the land revenue system in 1793, which made the local revenue collectors, the Zamindars, land owners.

\textsuperscript{37} For an elaboration, Ahmed, 1986.
houses were initiated. Even though some improvements did occur, the municipality did not pay much attention to the problems faced by the majority of the inhabitants. Ironically, the presence of a Committee which was to solve the problems in Dhaka, contributed to urban neglect. Constitutionally, the Magistrate was responsible for physical and social problems in Dhaka; they regarded problems of the city as the obligation of the Committee and consequently took little interest in them. Thus there arose an anomalous situation, a sort of dual authority within the city, one body vested with responsibility and no power, and the other given power without responsibility (Ahmed, 1986, p.155).

With the partition and transformation of Dhaka into a capital in 1905, the prospects of the city brightened. However, this status did not last long. In 1911, the capital was again shifted to Calcutta.

Dhaka regained its importance only after 1947, when it became the capital of East Pakistan. Since then it has experienced remarkable growth in area and population.

Urbanisation during the Pakistan period

The residential needs growing from migration to Dhaka contributed to the growth of the city in its new role as a provincial capital. With the creation of the Dhaka Improvement Trust in 1956, greater interest and care was taken in road construction and the planning of the development of the city. New settlement areas were developed (Gulshan model town, 1961, Banani, 1964, Uttara 1965 and Baradhrara, 1972). The growth of Dhaka in the '50s could very well be described as slow and gradual, however, in the '60s the pace picked up (Choudhury, 1991).

The growth of the city from 1947 to the present has basically followed the pattern set by the Mughal founders. The Mughal founders delineated the maximum limit of the city to the north up to Tongi and to Mirpur on the northwest, and to the southwest up to Postgola. The surroundings with water-channels, marshes and lowlands forming the western, southern and eastern boundaries of the city were caused by nature. With a rise in population, the highlands that spread towards the north were developed and later occupied. The intervening ditches, swamps and marshes were gradually filled as the need arose by private initiatives who played a dominant role in this process (Choudhury, 1991). The development under the directions of Dhaka Improvement Trust followed the dictation of nature, rather than changing nature to a planned growth. In short, Dhaka grew in a haphazard manner and the topography of the area dictated the terms and the direction of the growth.

East Pakistan (Bangladesh) experienced a slow rate of economic
development compared to West Pakistan. Consequently, the urban development process, measured as the percentage of urban population were, 17.8 and 22.5 in West Pakistan as compared with the percentage of 4.4 and 5.2 in East Pakistan during the same period (Mohit, 1991, p.624).

The pattern of urban growth during the Pakistan period, based on data of the urban population in 1951 and 1961, exposes that urban population had a modest increase in this period, and its distribution showed a concentration in larger centres such as Dhaka and Chittagong.

Present trends

With the establishment of Bangladesh in 1971 as a sovereign country came a boost in the growth of the city. It then became the administrative, educational and commercial centre. Apart from the "pull" factors, recurrent natural disasters like floods, cyclones and even famine in the rural areas, caused a tremendous influx of migrants to the new capital and this has continued at an increasing rate.

The population increase in the urban areas during the period 1961-1974 was 6.7% p.a. (CUS, April, 1990), and the equivalent figure is estimated to be 5.57% p.a. during the period 1975-2000 (Habitat, 1996) compared with the '50s when the population increase was 3.7% p.a. (CUS, April, 1990). During the period from 1980-87, the total urban population increase was 5.8% p.a. (World Development Report, 1989).

The main reason for the population increase in urban areas in 1961-74 is migration. Approximately 40% of the urban population in 1974 were migrants. During the period from 1974-81, the causes of urban population increases were the natural population growth and a continuing migration. The share of urban population growth constituted by migration was around 74% during this period. This is the second highest proportion in Asia (Chant, 1992). Another important factor influencing urban growth was a redefinition of urban areas, which meant that more areas were defined as urban areas (CUS, April, 1990).

The population percentage of major urban centres in censuses in 1974 and 1981 suggests a consistently dominant position of Dhaka over the years. It is interesting to note that urban Dhaka, which contained 26.77% of the urban population in 1974, still continued to form a similar proportion of 26.15% in 1981.

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38. The income per capita was higher in West Pakistan than in East Pakistan, due to a transfer of resources from East to West Pakistan.
39. Even though the partition in 1947 caused the first large-scale migration of Muslims from India, the growth of the urban population was not significant (Shakur, 1987).
The growth rates in the urban areas of Bangladesh have been highest in the large cities. In 1974, 57% of the urban population were living in the six largest cities, defined as cities with more than 100,000 inhabitants (Chaudhury, 1980, p.11). Between 1961-74, 63.5% of the total urban population were living in the six largest cities, and Dhaka alone counted for 31% of the population increase (ibid.). In 1981, 36% of the urban population were concentrated in the two largest cities of Bangladesh (CUS, September, 1989), and 43% of the urban population were concentrated in the four largest cities (Dhaka, Chittagong, Khulna and Rajshahi) (CUS, April, 1990). The smaller cities, with populations between 25,000-50,000 absorbed only 24.2% of the total urban population in 1981.

Like many other Third World countries, one of the main characteristics of urbanisation in Bangladesh has been the growth of a few urban centres, towns and cities. This imbalance of urban growth causes intense pressure in the large cities, and has led to deterioration in the sectors of housing, transport, sanitation etc.

**Spatial structures in Dhaka**

Dhaka has been growing mostly in a linear direction towards the north, due to a main river being situated on the southern border of the city. The area around the river is frequently affected by floods. Although the conurbation area of the city is fairly large, a shortage of land suitable to build on has been a hindrance to efficient growth.

Suitable land in Dhaka has already been developed for housing, industrial or other urban uses. As I will later elaborate on, the shortage of suitable land has given rise to speculative interest and caused prices of urban land to increase steadily, particularly after the liberation.

The spatial structure in Dhaka is a function of various factors: The history as I have outlined above, topographic features, and the industrial location, even though the last factor is not as important as the two first mentioned (Siddique, et al, 1990). Furthermore, it is evident that the urban land/housing market performs an important role, and policies have had decisive influence on the settlement patterns in Dhaka.

During the Mughal period, the heart of the city was the old fort around which were found all the central and provincial offices. However, in the beginning of the 19th century, these functions were gradually moved eastward to areas which the British preferred, closer to their factory sites near the river.

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40. In Chapter 5 I will elaborate on the role of the state, and the policies adopted by various governments to solve the housing deficit in Dhaka.
Henceforth, localities north of the city (from Bangla Bazaar) emerged as the new city centre. The building of new office centres completed this process (Ahmen, 1986).

Other localities within the city underwent radical changes from the late 1850’s. When the population of Dhaka began to increase substantially, the newcomers settled down wherever accommodation was available, without being critical towards the locality. Thus they rented houses in areas that were formerly the quarters of weavers, carpenters, shell-cutters etc. Even the Europeans rented houses wherever they could. Eventually, there was no significant social segregation in Dhaka. Indeed, the social structure of these settlement areas altered the former exclusiveness of many localities, e.g. the weavers’ quarter was invaded by many other inhabitants, including the educated middle class (Ahmed, 1986).

Later, the central areas became overcrowded, the inhabitants began to move to the city’s outskirts. This was a particular phenomenon among the rising educated middle class. The extension of piped water-supply facilitated this outward move and led to the growth of new residential quarters (Ahmen, 1986, p.142-143).

In recent times, Dhaka has been characterised by mixed land use patterns. It is not possible, as claimed by the Chicago School, to identify a land use pattern, in terms of concentric circles. Siddiqui et al., (1990) distinguishes three separate organisations in the development of spatial structures in Dhaka.

During the early period of urbanisation, the city was divided into various employment groups. These settlement areas were called Mahallas and were units with a homogeneous population in terms of employment, religion, geographical origin, castes etc. The next stage was during the colonial period, where the previous homogeneity was dissolved. The consequences of this dissolution was that the previously traditional, social coherence was altered. Finally, during the post-colonial period, attempts were made to split up the urban settlement areas into various socio-economic groups. Dhaka Improvement Trust attempted to develop such settlement areas; e.g. Gulshan and Banani towns. The aim of the development of these areas was to establish settlements for high-income groups only.

In recent years, there has been a clearer pattern of the physical structure of Dhaka. The physical structure can be divided as follows: The original part of the city (Old Dhaka), "the formal" parts of the city (the planned areas) and finally "the informal" parts of the city (defined as unplanned areas outside Old Dhaka). In Old Dhaka, the land use is characterised as heterogeneous. The typical pattern is that the areas close to the main roads are used for commercial purposes. In the inner part, small factories and settlements are located. The area is congested and the housing is both characterised by permanent and non-permanent structures. The physical infrastructure is irregular in the area.

The formal parts of the city are divided into land use patterns in commercial, industrial, administrative and settlement areas.
Within these areas, the physical infrastructure is adequately developed.

In practice, however, it is difficult to maintain these planned areas. Dhanmondi, for example, which was previously a high-income settlement area, has developed into an area characterised by a complex mixture of offices, shops, small commercial enterprises, squatters and high-income settlements.

The informal part of the city is located both in the outskirts of or between the formal parts of the city. The physical characteristics are mixtures of both the "original" and the informal. These parts of the city are occupied by different income groups (from middle-income to low-income groups). The physical infrastructure is irregular.

3.4. Development of slum and squatter settlements

Within this century, squatting is mainly related to the period after the Second World War, especially after the partition of India in 1947, when huge numbers of migrant refugees arrived from India. Also, the growing rural poverty, combined with political and natural calamities, resulted in a growing pressure in the main cities. Dhaka, then the provincial capital, attracted the most immigrants.

However, the rate of growth of the squatter and slum population has been particularly significant since the independence of Bangladesh. By 1975, the increasing number of squatters and slum dwellers received attention from various sectors. Local newspapers wrote headline stories, such as "a city of contrast" and "city of slums" (Shakur, 1987).

A representative from the public administrative sector portrayed Dhaka as:

"Since liberation the city of Dhaka is gradually being submerged with an increasing influx of population .... In every space available in Dhaka slums are springing up fast, thousands of people are as well sleeping at night in the open pavements, near outer stadium, or road islands, in railway station...... More than half of the population is unauthorised and do not have proper accommodation" (Qadir, 1975, p.3-4).

The municipality could not expand its services as fast as the population was growing (Quadir, 1975). The migrants were believed to constitute a liability rather than an asset to the authority. They were considered as putting a severe strain on city services like sewerage, water, transport and housing. At that time it was estimated that 1/4 of the population of the city did not have proper housing accommodation and lived in unauthorised settlements (ibid., 1975).
The Centre for Urban Studies (CUS) estimated that there were around 1500 slum and squatter settlements in Dhaka in 1987. In 1981, CUS found 771 slum and squatter settlements (CUS, 1988b), and 75% of all slum and squatter settlements have emerged since the independence of Bangladesh.

As CUS' definition (see footnote 41) on slum and squatter settlements is restricted to settlements with more than 10 households, the real figures are definitely much higher. However, it is difficult to assess the real number of slum and squatter settlements. UNICEF has estimated that 50% of the urban population are living under extremely bad housing conditions without adequate water supply and other basic requirements (Afsar, 1988).

A study conducted in 1988 by CUS shows that slum and squatter settlements are distributed in an irregular manner throughout the city (see map no. II). However, when comparing the inner city to fringe areas of the city, the latter have a larger number of slums. More than 60% of the total land covered by slums and squatters are concentrated in the fringe areas (Mahbub & Islam, 1991). The slum settlements in the periphery are comparatively compact, contiguous and large in size. A major reason for the peripheral location of a significant number of slum settlements is the availability of land and housing at a cheaper rent.

The inner city slums are mostly small in size and are at various locations except in some areas such as railway lines and certain roads (ibid). The inhabitants of these areas are mainly squatters.

The rapid growth of slum and squatter settlements in Dhaka since the independence of Bangladesh has become a critical issue and a highly visible problem in the landscape. The most striking feature of Dhaka's slum population is that it comprises a significant part of the city's total population but shares only a tiny proportion of the city's total residential area. The percentage of slums on private land has increased significantly. Due to an acute demand for land for public use, especially in the city centre, the slum and squatter communities are moving towards the periphery of the city to find housing on land which is owned by private individuals or households. As these private plots are small in size and scattered all around the city, slums are highly

41. Centre for Urban Studies defines slum and squatter settlements as follows: slum settlements are areas with a high population concentration (more than 300 persons per acre), bad housing conditions (kutcha or semi-pucca structure) and old buildings. The areas are characterised by inadequate water supply, sewerage systems and infrastructure. Squatter settlements are defined as illegally occupied land. CUS's definition on slum and squatter settlements is limited to settlements with more than 10 households. This implies that squatter dwellers settled temporarily on public land and small groups of settlers are not included.

42. The study is based on an analysis of 1125 slum and squatter settlements.
3.5. Conclusion

I have shown how, nationally and internationally, Dhaka’s political and economic functions have affected the development of the physical and demographical structure of the city. Dhaka’s shifting economic and political role as a colony has had an important impact on the urbanisation of Bangladesh in general and on the socio-spatial development of Dhaka in particular.

As argued by the International Political Economy and the Dependency approach, colonisation led to a centralisation of economic and political activities. This form of urbanisation, as defined by Castells, leads to urban development with few urban centres, also within Bangladesh. Consequently, the process of urbanisation is characterised by a structure of urban primacy.

The internal effect is, according to these theories, a socio-spatial segregation where high-income groups settle in areas with appropriate transport and service facilities. Low-income groups are localised on the outskirts of cities without any, or with badly developed physical facilities.

Dhaka’s slum and squatter settlements are highly fragmented, even though there seems to be a tendency towards more and more slum and squatter dwellers being localised on the outskirts of the city. This fragmentation is due to the majority of slum and squatter dwellers being settled on private land. Increased prices on land in the city centre means that it is getting more and more difficult for slum dwellers to rent a house in these areas.

Insufficient development of adequate housing and service facilities can be traced back to the colonial period, when European zones were created towards the requirements of the transport needs, etc. of the colonial powers. In contrast to these areas, parts of the city inhabited by indigenous people were neglected, and therefore infrastructure as well as housing deteriorated rapidly.

Socially, the previous organisation in Dhaka also suffered. The settlement patterns which previously were based on homogeneous units, were dissolved. This was due to increasing population growth and a lack of housing which consequently forced low-income groups to move to make room for mainly middle-income groups.

It is obvious that the urbanisation process in Bangladesh is closely related to macro-economic processes as suggested by the Dependency theories and the International Political Economy approach. Following the argument of "critical" urban theories, as described in the beginning of this chapter, in order to analyze socio-spatial segregation it is necessary to focus on the urban resource distribution; that is, the system of land/housing
allocation and urban policies.
In Third World countries, during the colonial period, the typical governmental response was to ignore the housing situation, as was the case in Bangladesh, and to restrict the growth of low-income housing in the main cities by limiting in-city migration (Gilbert & Gugler, 1982). These policies were rationalised in terms of racial differences in customs and needs, and/or in the belief that if economic growth and good administration were encouraged, the housing problem would eventually disappear. This view persisted beyond independence and was in fact emphasised by most economists until recently (Abrams, 1964).  

While racial segregation, at least as a deliberate policy, generally diminished after independence, segregation of another kind persisted and grew. This segregation was a consequence of  

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43. This approach could be termed the instrumental approach. It assumes that the responsible public authorities have the necessary enabling instruments and a general agreement on how they are to be applied, as well as the ability to wield these instruments effectively. One could argue that the literature from the United Nations Development Programme and the World Bank is characterised by an instrumental approach.
the existing housing policies which were characterised by high-standard, low-density public housing schemes for a small number of privileged upper- and middle-class civil servants. As a result of post-colonial government housing policies, housing conditions, particularly for low-income groups, deteriorated drastically. The growing number of urban habitants priced out of the existing housing market, along with new migrants, were forced either to squat on public land or rent/buy a cheap shelter in slum settlements. Following European and North American urban renewal norms, abolition of urban low-income housing was dealt with through slum and squatter clearance schemes.

During the '70s, it was realised that the classical approach of segregation, slum and squatter clearance, and public housing schemes for a minority, provided no answer to the housing crises. Alternative attempts initiated in the early '70s involved implementation of "Site and Service" and "Up-grading" projects.44

"Up-grading" projects45 dealt with existing, illegal housing, and attempted to ensure that residents became owners of the land on which they had settled (Gugler, 1988).

"Site and Service" projects were based on the promise that the government would provide cheap plots of land with access to basic infrastructure. House construction was left to the participants themselves46.

The theory behind these policy formulations was the concept of "self-help" as advocated by Abrams and Turner47. This approach put forth the possibilities of consolidation of existing slum and squatter settlements; meaning that the low-income groups would improve their housing conditions themselves.

The late '70s saw a comprehensive critique of the self-help housing philosophy on ideological, economic and political grounds (Ward, 1982)48. The most important critic on this subject is

44. From 1972 and onwards, the World Bank actively implemented these new approaches to urban low-income housing. From 1980-83, the Bank approved loans for urban projects in 28 different countries (Gugler, 1988).


47. Turner is an architect who considers himself to be "a conservative anarchist".

48. Marcussen (1990) argues that the debate has been marked by conflicting conceptions of self-help based on different empirical data. For example, Marxists refer to marginal housing systems, while the self-help school refers to informal housing systems (ibid.).
Burgess\textsuperscript{49}, who considered the housing problem in Third World cities as a consequence of capitalist development, rather than a consequence of particular technological or organisational systems as suggested by Turner\textsuperscript{50}.

In the '80s a notable development in research appeared in Marxist literature. The focus was on the importance of housing tenure, in particular on various renting systems which seemed to become increasingly widespread (Edwards, 1982; Gilbert, 1983). Furthermore, the question of access to land became an important research issue (Baross, et al., 1990), due to increasing land prices in Third World cities. Both factors; the increasing importance of renting systems and the growing acquisition of land; were identified as obstacles to securing access to land and housing for urban low-income groups. They thus had a negative impact on the consolidation process of slum and squatter settlements.

I would like to stress that the "self-help" debate brings up several fundamental questions concerning the articulation of self-help housing and societal institutions. As pointed out in Chapter 2, it is important to analyse the interaction of the urban poor with economic, political and social institutions. The "marginality" approach (Chapter 3), which states that the low-income groups are marginalised because of characteristics of the individuals themselves, has neglected this point of view.

4.1. Turner's approach to self-help housing

Turner (1976) attempted to develop a theory encompassing the squatter settlement phenomenon, while being critical of previous Western housing concepts and approaches. What Turner (and Margin) found were socially well-organised communities of certain economic backgrounds. They also found an admirable housing system: a flexible and adaptive system of gradual improvements that were done in phases which corresponded with the social and economic circumstances of the families. People built dwellings of the precise quality that corresponded to their economic capacities, social circumstances and cultural habits. What was needed from the state and planning authorities were mechanisms to ensure accessibility of land and availability of resources.

An important concept in Turner's approach is the emphasis on the

\textsuperscript{49}. Turner's view as well as a critique of Turner is summarised in World Development (1978).

\textsuperscript{50}. Reviewing the problem of Third World housing, Nientied & Van der Linden (1985) find that there never was a proper "self-help" debate rather a persistent confrontation between two epistemologies which has failed to generate a common conceptual frame of scientific discourse. The problem is, according to Nientied and Van der Linden (ibid.), that the two parties confront one another across a widening gap between theory and practice.
local community. User-control in the framework of local communities will generate "autonomous systems", as opposed to "heteronomous systems", which create hierarchical social structures, centralised decision-making and large-scale technologies. Since housing needs change according to the individuals social situation, large organisations such as the state or municipalities can never adequately fulfil these needs (Turner, 1976).

Although decentralisation is a major point in Turner’s approach, he recognises that central authorities must still be involved in the housing process. The role of the state in this context is to enable the users to partake in housing activities such as planning, organising, building and maintaining the physical infrastructure (water, road, sewage, etc.). Second, the government should make legislative planning. Third, the government should provide, and actively protect, access to land, laws, building materials, tools, credit and know-how.

From the above mentioned points, it is clear that in Turner’s view, neither the private sector nor the state sector should control the building of housing for the poor. The housing process should be in the hands of a third sector, the "popular sector" (Turner, 1976), elsewhere referred to as the "community sector" (Van der Linden, 1986).

Turner’s work contains an analysis of the expansion of the city, and a study of the changing personal circumstances of urban actors. At the initial stage, when the growth rate of a city corresponds to the nation’s natural increase, he assumes that the additional population could merge through densification, filling in existing built-up areas. When growth rates reach a certain level, however, these possibilities no longer exist. During this transitional stage, some filtering takes place on the housing market; members of high-income and higher middle-income groups abandon the centre, and the majority of the growth at the peripheries stems from migrants, seeking to consolidate their position in the city (Lowder, 1986).

This model incorporates a number of assumptions concerning migration processes and links them to the formation of slum and squatter settlements. Migrants are, according to Turner, indifferent to housing quality when they arrive, as their main concern is to gain access to employment. As employment opportunities are found in the centre of the cities, slum property or temporary housing is considered acceptable. While these living conditions may be appropriate for the "bridgeheaders", as the newly arrived migrants are called, their preferences will change as the bridgeheaders become permanently employed. They will look for a plot in the suburbs where the housing conditions are better compared to the city centre. If successful, the consolidator will then gradually improve and expand his property to get a proper house, in other words, he will become a status seeker. Based on these assumptions, Turner developed a model revealing the relationship between different types of settlers and the degree of priority housing holds for each type of dweller.
The advantage of Turner's model is its ability to integrate internal factors such as families' preferences and socio-economic status which govern changes. However, the model has been criticized for presenting a too positive picture of neighbourhood development.

The questions that need to be raised are whether the process of consolidation is possible for the majority or merely for a minority? Under which conditions will successful consolidation occur? Turner (1976) emphasised the importance of security of tenure in the consolidation process. Without a high level of security of tenure, no family will be willing to invest time and money in consolidating their dwelling. I agree that the need for safe housing goes far beyond the physical need for shelter. It promotes a sense of stability which enables men and women to

51. This positive view of the consolidation process in Third World cities is based on empirical evidence from Lima in the '60s. At that time, Peru experienced an economic expansion, enabling a significant proportion of the poor to consolidate their position in the city after migration (Van der Linden, 1986). Furthermore, the political climate also favored large scale invasion of peripheral lands with the protection of politicians and the consent of government agencies. Finally, there was an abundance of vacant land which made land invasions possible (Van der Linden, 1986).
focus their activities (Gender and Development, 1996).

As mentioned previously, the commodification issue was a central element in debates between Turner and others during the '70s (Turner, 1976, 82; Burgess, 1982a). Far from being strictly academic, the debate went to the core of how one analyses the housing problem and formulates policies in response. Turner's ignorance of the exchange value of housing led to policy-type approaches, which emphasised autonomy, small-scale interventions using appropriate technology, and the encouragement of user-controlled housing production. Thus the issue was mainly one of the distribution of appropriate goods, services and technologies which would allow the self-helpers to build.

Burgess' approach (1982a) sought to analyse housing within the framework of the mode of production, the dwellers and groups involved, and the relations between them and how their interests were articulated. This point of view investigated ways in which the various aspects of the housing commodity were given value as integral parts of the generalised process of capital accumulation. It was argued that the expansion of capitalism resulted in the transformation and penetration of self-built forms of housing production and consumption by manufactured and industrialised forms, which resulted in the commodification of self-help housing.

The question remains whether self-help housing should be considered a commodity or not. Ward, et al., (1992) agrees with Burgess and others that from the outset, the dwelling or illegally acquired plot is a commodity with an exchange value, albeit a low one. This commodity is valorised in a variety of ways and offers important use functions at costs that, at least in the past, were broadly affordable to low-income residents. The debate raises the question of the actual articulation of self-help housing and the capitalist mode of production.

In the following section I will elaborate on this issue, the development process of land/housing allocation.

4.2. Allocation of land and housing

A common tool employed in analysing urban land and housing markets in Third World cities is the division between legal and illegal sub-markets. Illegal markets are defined as transactions and housing activities which take place outside of the legal

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52. Pradilla (1976) stated that self-help housing differs as a commodity from other commodities. Self-help housing is constructed immediately for the use of the producer rather than being produced for market exchange. Therefore, Pradilla regards housing as a potential commodity.
planning framework, as defined by local legislation\textsuperscript{53}.

Illegal land and housing markets can be divided into two categories: First, invasions of public or private land; and second, land transactions and land development practices which are not in accordance with local formal procedures and building and land use standards (Gilbert, 1990). However, many activities within land and housing markets cannot be classified as either legal or illegal. McAusland (1985) notes that there are probably many land markets, ranging from legitimate markets to semi-legal markets, where most, but not all, legal formalities are observed. Therefore, to analyse land/housing allocation systems affecting urban-low income groups, it may be useful and much more reasonable to examine different delivery systems relevant to low-income groups, as well as the dynamics of these systems and how they interact (Van der Linden, et al, 1992).

**Land delivery systems**

Baross (Angel, et al, 1983) has established a model which analyses how illegal forms of allocation are articulated with legal forms of allocation, identifying recessive and consolidating forms of allocation. Baross (ibid., 1983) distinguishes the following categories: Non-commercial forms of allocation, involving (a) allocation of tribal land (b) squatting on public land, or (c) on abandoned properties or (d) on marginal lands such as riverbanks, marshes, etc. Second, he describes commercial allocations, including (a) (re)sale of miniplots in squatter settlements, sometimes after splitting the original plots; (b) land rental; and (c) substandard subdivision, which is the illegal parcelling of land. Third, the administrative allocation of land, including government projects such as "site and service" projects.

Van der Linden (1986) identifies the following major factors determining the dominance of a particular system or mixes of systems: The availability, quality and ownership of land around the city. Where there is an abundance of low-quality public land around the city, it has often been invaded on a massive scale. Secondly, the government's attitudes towards invasion or subdivision of land, and the government's capacity to enforce its policy, are important determinants of informal housing options for low-income groups. In this respect, there are significant differences between countries and cities.

In his study of Ankara and Karachi, Van der Linden (ibid.), described how squatting was originally a cheap way for low-income groups to house themselves. Circumstances which promoted this process were: an adequate supply of public and poorly registrated

\textsuperscript{53} In 1980, it was found that the percentage of illegal settlement dwellers of the total population of 14 large urban areas in different Third World countries ranged from 32% to 85% (UNCHS, 1984, p.9).
private land in the periphery, and laws which on the one hand limited the possibilities for eviction of squatters and on the other hand facilitated the legalisation and upgrading of illegal settlements.

Concurrently, Van der Linden (ibid.) found that squatting is not as important as it was previously, which is due to a scarcity of land. Furthermore, landowners and political authorities increasingly protect private property against land invasions, and the "laissez-faire" policy, which characterised government policies towards land invasions during the '60s and '70s has been replaced by stronger political control (see also Ward, et al, 1992).

Commercial systems have also greatly increased in importance. From the types of commercial land delivery noted above, the (re)sale of miniplots is normally on a small scale, and land rental for low-income housing is mostly a temporary affair, since after some time land owners will find more profitable uses for the land. The third form of commercial supply, illegal subdivision, however, has grown to very large proportions in response to both population growth and the decreased importance of other forms of land supply for low-income housing.

According to Van der Linden (1986), subdivisions offer some advantages for urban dwellers. The allocation system provides the dwellers with a high degree of security of tenure, the plots involve more space, and improvements and extensions of houses are common in these settlements (Van der Linden, ibid.). Furthermore, the illegality and inadequate provisions of service facilities reduce the rent. Finally, illegal subdivisions offer the opportunity to build gradually, without needing to comply with construction standards, and thus allow flexibility and cost spreading (Baross, et al, 1990).

It is correct to stress that the cost of land in these settlements is generally lower than on the legal commercial market, which is due to lack of service facilities and an inexpedient location. However, the cost of providing even basic service facilities can be quite high. A study comparing the costs of settling and living in illegal subdivisions and in initially minimal-serviced government housing schemes in different Asian cities concluded that the only benefit for the dwellers living in subdivisions is that they are spreading their costs over a period

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54. The illegal aspect of the land delivery system may take many forms, and not all parts of the housing development process may be illegal (for a further elaboration see Van der Linden, 1992, p. 28-30). Furthermore, it should be noted that the illegal subdivisions not only provide shelter for low-income groups, but for the middle-class as well, as in Dhaka (Islam, 1990).

55. I will not go into a discussion on land prices, but refer to Angel et al, 1983, Van der Linden, et al 1992, who provide an excellent discussion on factors determining increasing land prices.
of time (Van der Linden, et al, 1992). Several studies have examined the political context of illegal subdivisions. Some informal subdivisions are provided with infrastructure through political clientalism (Van der Linden, et al, 1992). In other cases, it is through legal political channels that illegal subdivisions eventually achieve regularisation and obtain their services (e.g. in Mexico City).

The question prevails why governments tolerate this system. Gilbert (1990) and Van der Linden et al, (1992) list the following reasons: (a) the government has no alternative, and cannot afford to jeopardise an important source of land for low-income groups; (b) the system provides land and creates large groups of small owners who have stakes in the existing system; (c) illegal subdivision is a source of patronage; (d) it provides opportunities for commercial and industrial companies and thus supports the economic system, as this form of housing is relatively cheap; (e) the system is not a burden to the state (Gilbert, 1990; Van der Linden et al 1992). Some studies go as far as to indicating that governments are largely involved in illegal forms of land allocation (for further details on this issue, see Baross, et al, 1990).

However, the illegal system also generates problems for the governments in terms of their lost grip on planning and their incapability of enforcing regulations, as well as the high costs and technical problems involved when illegal settlements are eventually regularised (UNCHS, 1984).

A number of arguments could be advanced to propose that plots in illegal subdivisions have been and will continue to be accessible to low-income households. On the supply side, land agents are not able to finance infrastructure provision, and therefore are forced to sell non-serviced land. It may further be assumed that the price of plots will be kept within limits affordable by the groups from whom the demand stems. In principle, only the very poor who have nowhere to go can be expected to settle under such circumstances. Moreover, government solutions cannot compete with informal agents who are able to undercut the costs of government programmes.

On the other hand, it is plausible to assume that in a process of commodification of low-income housing, prices will rise under conditions of sustained and even increasing demand. As the growth of cities continues, new subdivisions will be created ever further from the centre. In such settlements land prices are relatively low, although transport and basic facilities are relatively expensive. With the general pressure on legal housing, the upper- and middle-classes have started to settle in the periphery, and as the illegal subdivisions become legalised the pressure will increase on the low-income groups (Baross, 1983).

Another development trend affecting access to land is an increasing concentration of landowners. Illegal subdivision has, according to Angel, et al, (1983), changed from the original
pattern of small pieces of land bought up by landowners, who then merge the land. In Bangkok there are many examples of previously informal land which has been concentrated in the hands of a few landowners. This concentration of land has changed the relationship between landowners and the settlers. The access to illegal land is often characterised by a personal relationship between the actors involved, but this relationship will evidently change with an increased commercialisation of land and housing.

Although there is reason to believe that illegal subdivisions will continue to fulfil their function of providing cheap plots, there is also enough reason to believe that in a considerable number of cities, a growing percentage of low-income groups will be excluded from this land market as well. As a result, governments can no longer rely on the cushion of informal land supply which until recently filled most of the gap which governments had left (Angel, et al, 1983; UNCHS, 1984).

4.3. Land and housing allocation in Dhaka

This section will discuss land and housing allocation in Dhaka, especially as it influences low-income groups' possibilities for settling in the city. The allocation forms mentioned below are derived from Baross, 1983.

Dhaka is characterised by a highly unequal land distribution. The middle- and high-income groups, which make up 30% of Dhaka's population, occupy 80% of the city's total residential areas (Islam, 1990).

Most land in Dhaka is privately owned: 90% of housing in the city are provided by the private sector which includes rental and owner-occupied accommodation; a majority of which constitute slum and squatter settlements (Shakur, 1987).

The land owners have the right to use the land within existing planning regulations. The land surrounding Dhaka is owned by formerly rural landowners, who either divide the land and sell it, or use the land for speculative purposes. In the previously mentioned study of 1125 slum and squatter settlements 66% of the settlements were located on private land (CUS, 1988a).

Definitions of slum and squatter settlements were discussed in Chapter 1, where it was argued that definitions must be related to the concrete context. Within these parameters, it is possible to identify the following forms of allocation in Dhaka.

**Administrative allocation**

Public Sector Agencies are mainly responsible for land develop-
ment and conversion of land from rural to various urban uses. Such conversions include: (a) residential uses (b) industrial uses (c) institutional uses and (d) modern agricultural uses. Examples of rural land conversion to urban residential uses on the fringe areas of Dhaka are: The development of Mirpur into a large residential area in the ‘50s and the ‘60s by the Housing and Settlement Directorate. Gulshan, a high status residential area; and Khilgaon-Bashabo converted to middle- and lower-income residential suburbs in the ‘60s. The public sector has also made large-scale conversions of agricultural land on the inner and outer fringes into industrial areas. Examples are the Tejgaon and Tongi areas, converted in the ‘50s.

The government has also tried to retain some of Dhaka’s fringe areas for agricultural purposes. The best example of this was the Dhaka-Narayanganj-Demra flood control and irrigation project inaugurated on the southeastern fringes of the city in the late ‘50s and ‘60s (Islam, 1990).

Various governmental agencies are responsible for land development. In Dhaka city, Rajuk is primarily responsible for the leasing of land. With the permission of the concerned ministry, Rajuk acquires suburban and fringe lands for designated purposes by compensating the owners of the land. The land is then subdivided into residential plots supported by the necessary infrastructure. The plots are then transferred through sale by the authority to private individuals for a lease of 99 years (Islam, 1990).

Government-built “owner-occupied housing” constitutes only three per cent of Dhaka’s housing stock. These units are built by the Housing and Settlement Directorate on the outskirts of the city for owner occupancy with 99 year leases. The houses were originally sold far below the market rate for similar accommodation. Although these houses were meant to be for low-income groups, in practice they are now owned by middle-income groups, some having been bought from previous low income-owners. There are instances of some of these units being either partially or fully rented out to even high-income groups (Shakur, 1987, p.76).

Government owned rented housing stock constitutes only about seven per cent of Dhaka’s housing stock. These are 4-5 storey apartment buildings and are well located in the city. Such schemes started in the ‘50s and are still being built. They are rented out to civil servants at a highly subsidised rate for about five per cent to seven percent of the employees’ salaries (Shakur, 1987).

Apart from these two types of housing, over 6000 serviced units have been developed by the Dhaka Improvement Trust in the North of the city. Because the prices of such plots are based on market

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56. Rajuk, Rajdhani Unnayan Kartripakkha is a development agency responsible for land and housing development in Dhaka.
value, they have been affordable by high income groups only (ibid. P.78).

Other government initiatives include the establishment of resettlement schemes. In 1975, the government launched a massive squatter clearance operation. Around 200,000 squatters were forced to either return to their native villages or to settle in one of the camps at Tongi, Demra or Mirpur, located fifteen, ten and five miles from the centre of Dhaka respectively. About 5,000, 5,480 and 4,000 families respectively were relocated to Tongi, Demra and Mirpur. The sites were open fields without any kind of basic facilities.

Furthermore, as most of the dwellers were employed in the informal sector in the city centre, it was often very expensive or even impossible to commute to their places of work, particularly for those who were sent to the more distant resettlements.

Studies of squatter settlements since 1976 provide evidence of "resquatting" in the city with a sizeable proportion having drifted back from the resettlement schemes (Shakur, 1987). Besides the employment problems, for the majority of the squatters the resettlement process involved housing conditions which were worse than those in their previous locations. The resettlement schemes currently account for six per cent of the total urban housing in Dhaka (Islam, 1987a).

**Non-commercial allocation:**

Squatter settlements are illegally located on government or semi-government land. The housing structure is kutcha and jupri houses. No service facilities are provided, and the population density is very high. The squatters are the poorest of the city dwellers. They can be broadly divided into two categories; (a) people living in illegal shacks, and (b) people living in the open spaces of various privates or public spaces.

A study conducted in the beginning of the '70s estimated that squatters constitute 10% of all settlements in Dhaka (Shakur, 1987). According to more recent figures the number of squatters is relatively low: Two per cent of all settlements in Dhaka (Islam, IX, 1989). Islam (1987a) remarks that one of the reasons so few are settled in illegal settlements is the squatter clearance of the '70s, when 200,000 squatters were evicted from their settlements in the city centre and moved to the outskirts of the city. Another reason is the lack of land suitable for squatting. More recent data indicates that between 1990-92, twenty-seven big slum evictions took place in Dhaka city. An average of 1,000 families were affected by each eviction. Thus, an estimated 162,000 people were evicted during that period.
Commercial allocation:

The role of formal private sector agencies such as housing companies and housing co-operatives\(^{58}\), in converting the inner and outer fringe areas became noticeable as far back as the mid-'50s. Out of 181 housing societies and housing co-operatives registered in 1980, as many as 46 were formed between 1953 and 1964 (Hai, 1980, from Islam, 1990). However, their actual contribution to the development of peripheral lands for residential purposes during the '50s and '60s is restricted mainly to the purchase of land for future sale and distribution.

The role of the formal private sector has increased in the '80s in the fringe areas of Dhaka. Commercial housing companies bought land in these areas. In most cases, the private developers did not take the responsibility for installing the necessary infrastructure. In such cases, it became the responsibility of the public authorities to provide the necessary utilities.

The conversion of fringe land into residential use areas was done mainly by lower middle-income households, while large tracks of land were held during the '50s and '60s by richer households for speculative purposes or for future development (Islam, 1990). In general, the role of the individual household in the residential development process is very significant. More than 90% of the housing stock in the city have been provided through this process (ibid., p.18). The individual land development process means that the subdividing of land is done without any approval from government authorities, and, as a result, the road patterns and building plots are often laid unregulated. Furthermore, due to financial limitations, the filling of the low-lying fringe area, is sometimes done over a period of many years. Housing is also generally built sequentially. It may start with a small one-room temporary structure, to be added on to gradually, and then finally converted into a permanent structure. For some individuals the process of land and housing development may take 20 to 25 years (Islam, Chowdhury, 1980).

Bustees are slums built on private land. The population density is high, and the access to service facilities is inadequate but more developed than in squatter settlements. The housing structure is semi-pucca, but a few pucca houses may exist. The majority (40%) of the low-income groups is living in these settlements. Most of the dwellers settled in bustees are tenants.

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\(^{57}\) This is an interesting figure compared to other Asian cities, where the number of families affected by demolition ranges from 14,190 (Philippines) to 194 (Jalpaiguri, West Bengal) (ibid., p.5).

\(^{58}\) These cooperatives have been mainly directed towards higher middle-income groups.
The land is owned by so-called, "slumlords". These "slumlords" might own up to 1000 settlement units, but the most common pattern is 10-25 settlement units. The owners are usually living in the area themselves or nearby.

Conventional slums: The conventional slums are mainly inhabited by tenants. These slums can be distinguished from the above mentioned bustees by their age and structure, which predominantly is pucca houses. Conventional slums are usually legal settlements. Thirteen per cent of Dhaka's population is settled in these slum areas (Islam, 1987a).

Slums on private land have increased (CUS, 1988a) and a general trend is that access to land is becoming more and more difficult. In addition to the state policies, which I will further elaborate on, several other factors can be identified to explain this development in Dhaka. First is the issue of physical limits. It is not possible to extend settlement areas in Dhaka because of geographical conditions. The topography makes it difficult to develop new settlement areas without enormous capital investment.

Second, only seven percent of the land in Dhaka is owned by public authorities. This means that the government has limited ability to parcel out or develop cheap land for low-income groups.

Third, land speculation is a common phenomenon in Dhaka. Around half of the income received from migrants working outside Bangladesh is invested in land and housing construction. Local high-income groups tend to invest money in land and housing as well (Centre for Urban Studies, 1989, p.14). Finally, land prices in Dhaka have increased by a rate of between 60% and 84% per year during the period 1974-78 (Centre for Urban Studies, 1989, p.18). This rate accelerated even further in the early '90s (CUS, 1990, April). Furthermore, the percentage of landless people has increased steadily since the '70s (BBS, 1988).

Service facilities

Along with the problem of housing, other aspects like utility services are deteriorating as well.
Table 4.1. Access to selected service facilities in slum settlements in Dhaka city (percentage), 1989

<table>
<thead>
<tr>
<th>Service facilities</th>
<th>% of slum settlements</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gas</td>
<td>30.3</td>
</tr>
<tr>
<td>Electricity</td>
<td>55.7</td>
</tr>
<tr>
<td>Garbage collection</td>
<td>8.6</td>
</tr>
<tr>
<td>Water</td>
<td>50.0</td>
</tr>
<tr>
<td>Sanitation</td>
<td>86.6</td>
</tr>
<tr>
<td>Health centres</td>
<td>3.4</td>
</tr>
</tbody>
</table>

Source: Centre for Urban Studies, 1989, p.21. The table is based on a study of 1125 households. The table is revised.

Lack of data makes it difficult to conclude whether an improvement in access to service facilities within slum and squatter settlements has occurred. However, more recent data suggest that 36% of slum settlements in Dhaka does not have access to electricity, while 67% do not have access to gas facilities (Housing by People, 1994). According to Habitat (1996), in Dhaka 90% of the slum areas do not have regular garbage collection (Habitat, 1996, p.270).

An uneven distribution of service facilities is obvious comparing the data from the table with high-income residential areas like Banani and Gulshan. In these parts of the city every house is provided with electricity, gas, water and sewage connection and telephone lines.

4.4. Urban policies

This section will analyse state policies and how these policies influence urban low-income groups' access to land and housing. In Chapter 1 I posed the following questions: Which policies have been adopted to provide housing in urban areas? How does the state respond to the need of the urban poor?.

This first part of the section will emphasise urban planning, discussing the institutional framework of urban planning and management in Bangladesh. The second part will discuss implemented urban policies.

The Institutional framework of urban planning in Bangladesh

A severe constraint on urban development planning in Bangladesh is a highly centralised administrative structure (Blair, 1984;
is a highly centralised administrative structure (Blair, 1984; Chogill, 1988).

The president presides over the National Economic Council which in turn considers requests for financial allocations from thirteen ministries. The Planning Commission acts as an intermediary between ministries and the National Economic Council, and is divided into cells, one for each ministry. The functions of the cells are to make recommendations to the National Economic Council on the basis of requests from the ministries.

The types of local governments operating in the urban areas of Bangladesh are municipal corporations and pourashavas or municipalities, under the overall jurisdiction of the Ministry of Local Governments, Rural Development and Co-operatives (MLGRDC). Urban management functions are vested with agencies under the authority of the MLGRDC. These functions are mainly concerned with municipal administration, services and maintenance, and are carried out in the case of Dhaka by the Dhaka Municipal Corporation (DMC).

The Dhaka Municipal Corporation is responsible for: control of environmental pollution, refuse collection and disposal, water supply and drainage, provision of public streets, street lighting, traffic control and several regulatory functions including regulation of markets, planning, building control and preparation of development plans.

Furthermore, special purpose development authorities have been created in the metropolitan cities of Bangladesh. In Dhaka the design and construction of water supply and sanitation systems are the responsibility of DWASA (Water Supply and Sewerage Authorities). Rajdhani Unnayan Kartripakkha (Rajuk) is another development agency responsible for land and housing development in Dhaka.

The development authorities are independent of the local municipal governments. However, maintenance responsibilities for most of the physical infrastructure built by the development authorities are passed on to the local governments.

58. The 1981 census identified 491 urban centers in Bangladesh. An urban area is defined as follows: "A concentration of population of at least 5,000 persons in a continuous collection of houses where the area is provided with public utilities" (CUS, Sept. 1989). Of the 491 centers the four biggest cities, Dhaka, Chittagong, Khulna, Rajshahi are characterised as metropolitan centers. Urban areas with a population between 5,000-250,000 are characterised as municipal towns (71 towns), the rest of the urban centers (416 towns) are towns and market towns (some of them have less than 5,000 habitants).
Urban planning\textsuperscript{60} and new urban development are generally the responsibility of the Ministry of Works and the directorate and agencies under its control. These include:

\textsuperscript{60}. The core of the urban planning system in Bangladesh was developed in the '50s (The East Bengal Building Construction Act, 1952). The Act gives the government the power to approve, reject or refuse any application or plan for building construction, etc. In effect, the Act represented direct government control over the development of the nation's urban areas.
### Agencies

<table>
<thead>
<tr>
<th>Agencies</th>
<th>Responsibility</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urban Development Directorate UDD</td>
<td>A non-executive agency advises the government on matters of policy relating to urbanisation, land use and land development, socio-economic research and physical planning for human settlements and regional planning.</td>
</tr>
<tr>
<td>Public Works Department FWD</td>
<td>Construction and maintenance of Government buildings and staff housing.</td>
</tr>
<tr>
<td>Architects department</td>
<td>Design of government buildings.</td>
</tr>
<tr>
<td>Deputy Commissioner of Settlements, DCS</td>
<td>Allotment of property, collection of rental/instalment payments.</td>
</tr>
<tr>
<td>Housing Settlement Directorate HSD</td>
<td>Providing low-cost housing for low-and middle-income groups.</td>
</tr>
<tr>
<td>Development Authorities</td>
<td>Autonomous authorities established in Dhaka, Chittagong and Khulna to undertake local urban planning, as well as certain commercial, industrial and residential development.</td>
</tr>
</tbody>
</table>

As is apparent, there are numerous agencies involved in the urban sector. Although the functions summarised above seem to be very clear, in practice many overlap. In addition, the tasks are poorly co-ordinated (UNDP, Urban Shelter Sector Review, 1992).

A major institutional conflict remains regarding the distribution of urban activities between the Ministry of Work and the Ministry of Local Government, Rural Development and Co-operatives, which are the main actors in the urban sector. While the Ministry of Work is responsible for planning, housing, development control and certain land development, the Ministry of Local
Government, Rural Development and Co-operative is responsible for municipal administration, slum upgrading, water supply, sanitation, drainage and environmental control. A further complication is that development authorities in Dhaka, Chittagong and Khulna are vested with the authority to prepare master plans for these areas. While such plans are needed, their preparation by development authorities inevitably overlaps functions of the municipal corporation (UNDP, *Urban Shelter Sector Review*, 1992).

Formal policy-making and implementation activities are separated by a division between legislative and executive branches of the administration, and by the division between levels of governments, as well as the distribution of roles and authorities both within and between different specialised agencies. The local governments' range of activities depends heavily upon what is required by the central government (UNDP, *Urban Shelter Sector Review*, 1992).

The World Bank Urban Sector Memorandum of 1981 draws the following conclusion:

"the institutional framework for urban planning, administration and finance in Bangladesh provides a difficult environment within which urban development must take place. Many functions related to planning and service delivery are assigned by law to more than one agency. In practice, many functions are hardly performed at all and co-ordination between agencies is often lacking"

The co-ordination problems mentioned above are reflected in poor implementation of projects; the national planning bodies do not have any economic or political power to implement their suggested plans (Blair, 1984).

In summary, the planning system is constrained by a tendency towards a sectoral approach which means that ministries compete in their quests for project approvals and funding. Once approval is obtained, project activities and implementation are guarded by each ministry, resulting in poor co-ordination between the ministries involved in interrelated projects (Blair, 1984, p.142).

**Urban planning at the local level**

The most important urban actors involved in urban planning at the local level are the Dhaka Improvement Trust and the Dhaka Municipal Corporation.

**Dhaka Improvement Trust** (DIT) was established in 1956 within the legislative framework of the East Bengal Building Construction Act of 1952 and the Town Improvement Act of 1953. Whereas the 1952 Act was meant to control development by private individuals, the 1953 legislation provided a framework for planned development
efforts. The Act only applied to zone plans in Dhaka. The planning role remained less important than the development role until amendments to the Act added by the Town Improvement Ordinance of 1958. The amendments gave DIT the power to create a master plan for the city, uniting the power of planning and development control within a single institution. The DIT was also empowered to prepare a master plan linking other matters concerned with improvement, resettlement and road construction.

The linkages between DIT and other agencies related to the urban sector are complex. In the provision of services, DIT is dependent upon the Dhaka Water Supply and Sewage Authority and the Public Health and Engineering Directorate. To acquire land, DIT need approval from the District Land Allocation Committee.

Organisationally, DIT is placed under the Ministry of Public Works. Financially, DIT is dependent upon the National Economic Council and the Planning Commission in order to implement its projects. Loans given to DIT from the central government are charged with interest and they are not allowed to subsidise projects, a constraint which of course has had serious implications for activities aimed at low-income groups.

Dhaka Municipal Corporation (DMC) is concerned with public health, water supply and sewage, control of food supply, maintenance of public parks, gardens and forests, town planning, primary education, building control and development planning. The institution's major focus of activities has been in the repair of planning and building rules. Proposals address the following: "a clear distinction between planning, infrastructure and building standards and regulations. A range of standards for infrastructure and building appropriate to different income levels and capable of incremental upgrading. Reduced minimum plot sizes. More appropriate standards for flood-area ratio and density limits. Interim measures for areas not yet covered by local plans. A simpler and more effective system of development control" (Habitat, 1996). The effectiveness of these proposals are to be evaluated in the near future.

The master plan currently in use for Dhaka and Chittagong was prepared in 1959 by a British Firm Minoprio, Spenceley and MacFarlane. The master plan was produced for an anticipated population of 2 million, compared to a current figure of approximately 8 million. The plan remains the only legal document for land-use regulation, even though it covers only about 40% of the current built-up area. The plan included recommendations that it should be updated from time to time, and local plans should be detailed to act as the basis for regulations, but neither recommendation was carried out. Another planning exercise was made for Dhaka by Shankland, Cox and Partners with UNDP/ADB assistance in 1980. This work, known as the Dhaka Metropolitan Area Integrated Urban Development Study, has never been implemented.
and maintenance of roads, market development, and education (Blair, 1984).

As in the case of DIT, DMC needs approval from the National Economic Council and the Planning Commission to initiate major projects. Another problem is that all allocations are on a loan basis upon which interest is charged.

UNDP (Dec.1990) highlights the problems related to the institutional framework "...the problems to be addressed relate mainly to institutional and human resource deficiencies in the planning and development of the Dhaka and Chittagong metropolitan areas" (UNDP, Dec.,1990, p.8).

The human resource deficiencies are, according to Chogill (1987), a result of the organisational structure which had been established by a combination of legislative and executive orders. Because the powers of the various departments involved are frequently shared between urban and national bodies, few have been willing to train for jobs in a field which existed in no more than a marginal form in Bangladesh.

UNDP (Dec., 1990) concludes in this connection that the multiplicity of agency responsibilities in Dhaka, combined with the fragmentation of planning, design and implementation, was leading to increased costs, poor performance, duplication of activities, and low levels of staff motivation (UNDP, Dec. 1990). However, in this context it is important to note that within this complex institutional framework there is no specific department or cell to deal with land and housing development for the poor (Task Forces on Bangladesh, vol. 3, 1991).

Thus, although various institutions exist on the national as well as the local level, institutional building is a constraint on the implementation of urban development projects. This is due to an overlap of functions between various institutions, and the lack of economic and political influence on the part of the institutions necessary to implement urban projects. Economically, projects are built on the concept of self-finance, which in itself limits activities. Regarding the implementation of projects, final approval must come from the national authorities, where authority is spread over various ministries. This makes the co-ordination of activities very difficult.

**Municipal financing**

The allocation of responsibilities within urban areas also

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63. Within the physical planning and housing section of the Planning Commission and UDD, only eight planners were employed (Chogill, 1987).
The allocation of responsibilities within urban areas also exacerbates the difficult financial situation. The authority of local governments is highly restricted due to lack of funding.

The most important sources of revenue for municipal corporations are: taxes, surcharge on national taxes, income from own sources, charges for certain services, and finally government grants.

These sources of revenue fall into four categories, as shown in Table 4.2.

| Table 4.2. |
| Main sources of municipal revenue in Bangladesh, FY 82-83. |

<table>
<thead>
<tr>
<th>Revenue</th>
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</thead>
<tbody>
<tr>
<td>Property taxes</td>
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<table>
<thead>
<tr>
<th>Non-tax revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. fees and fines, rents and profits from properties etc.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Government grants</th>
</tr>
</thead>
<tbody>
<tr>
<td>a. normal grants</td>
</tr>
<tr>
<td>b. works programme grants.</td>
</tr>
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</table>

Source: *The Urban Poor in Bangladesh, CUS, April 1990*, p. 22. The table is revised.

In FY 82/83 the municipal corporation earned most of its income nearly 48% from property taxes (CUS, April 1990). These taxes include the holding tax\(^4\), and related lighting, solid waste and

\(^4\). Holding taxes on houses are levied at a rate not exceeding 17% of the annual rental value of the buildings and lands. In practice, however, the tax is lower because houses above a certain value are charged as immovable property tax at different
street sweeping and water rates, and account for 34% of all revenues in Dhaka in 1985 (UNDP, Urban Shelter Sector Review, 1992, p.8).

Non-tax revenues account for 34% of the total, while government grants are 16% of the sources of the Municipal Corporations (CUS, April 1990, p.23). The final figure is estimated by UNDP as 25% for Dhaka in 1985 (UNDP, Urban Shelter Sector Review, 1992).

The government provides grants both for recurrent and development expenditures. The main recurrent grant is to compensate municipalities for the 1981 abolition of a special tax on the entry of goods into towns, the others being contributions to salaries. Grant allocation among municipalities depends upon the category of municipality, area, population, and other less transparent criteria (UNDP, Urban Shelter Sector Review, 1992).

The expenditure pattern of the municipal corporation is dominated by allocations to physical development, which exceeded 60% of the municipal corporations' total expenditure in FY 82. Other important items of expenditure are health and health care (17%), followed by administration (14%). Expenditures on education is negligible (CUS, April 1990).

The most important investment expenditures on local services are donor-funded projects, which are executed in larger municipalities by development agencies.

However, some 40% to 60% of the total potential property tax remains uncollected (CUS, April 1990, p.23). According to UNDP, the share of potential property tax which remained uncollected was 55% in Dhaka in 1983/84 (Urban Government Finance and Management Paper of 1985, from UNDP, Urban Shelter Sector Review, 1992). In addition, the holding taxes do not respond to population increases, prices, or economic activities, due to deficiencies in property assessment practices, rate limits, tax administration, record-keeping and tax collection (UNDP, Urban Shelter Sector Review, 1992; Seray, 1982).

Apart from improving collection there would be many advantages in strengthening the property tax system. These include the obvious relationship to land values, and the ease of assigning revenues. Furthermore, the potential revenue sources from service facilities are obvious, as the main users of water, lighting, etc. are

rates. The purpose of the immovable property tax was to increase revenues from urban house owners who benefitted from the urban improvement established by the government (Seray, 1982).

65. Physical development includes infrastructure and works programs.
high- and middle-income groups.

In addition to inefficiency in the tax collection system, CUS (April 1990) points out corruption and mismanagement as factors which have negatively influenced the financial strength of municipalities.

The responsibilities of different local authorities have expanded faster than their financial and technical resources which has created a wide gap in their fiscal capacity (CUS, April, 1990). Examples of the impact of financial constraints upon executive bodies are numerous. In the late '50s DIT (Dhaka Improvement Trust) developed a detailed local plan to provide housing for industrial workers at a location north of the city. Constrained by its own financial situation, DIT bought the residential land and sold it to developers for construction of higher-income class housing at Gulshan and Banani (Blair, 1984).

4.5. Land issues

How to effectively and equitably utilise land is now considered one of the key problems of the Third World countries. The land question is not only a technical issue, as stated by the instrumental approach, it is a political and institutional one as well. The limitations of existing policies are clearly expressed through the low-income group settlement pattern in Dhaka, where the majority of low-income groups acquire access to land through illegal allocation (Angel, et al., 1983).

The emphasis in many cases has been on the importance of proper land utilisation. Evidently land provides the basis for human existence, by providing the precondition for the localisation of human productive and reproductive activities. Land is the security on which credit systems are often based. Therefore whoever controls land also controls a potentially profitable resource.

In Bangladesh the two main enactments allowing the acquisition of private property are the 1894 Land Acquisition Act, and the 1948

66. These issues are not only visible in Bangladesh but can be related to Asia in general, where property tax revenues in relation to total revenues have declined (Ahmed, Rouf, 1991).

67. The theoretical debate has mostly concentrated on urban planning, more specifically on how to deal with the problems of the explosive growth of illegal settlements, slum and squatter settlements. The land issue was a central topic at the 1976 UN Conference on Human Settlements in Vancouver, and was also a priority issue at the 1987 International Year for Shelter for the Homeless.
Requisition of Property Act and its 1982 Amendment (Huque, 1989). According to these enactments, private land may be acquired for public purposes, which include the needs of private industrial and commercial enterprises. However, the enactments do not make any reference to the criteria used to interpret the term "public purposes" (ibid., 1989).

In theory, this omission and the ambiguities in the established practices used to value land and compensations empower public agencies with the authority to make land accessible to implement plans and projects. In practice, however, land acquisition has proved to be problematic. The practice of undervaluing the land acquired has exposed the enactments to misuse, political lobbying and public resistance (ibid., 1989).

ESCAP concludes that: ...“although the government has powers of expropriation, land acquisition for shelter has proven extremely difficult due to litigation and costs. It is estimated that as many as ten years are needed to acquire a housing site” (ESCAP, 1986, p.33).

Another policy adopted in Bangladesh on the land issue is a ceiling of land ownership in metropolitan cities and other municipal towns. The recommended ceiling of land ownership was reduced, however, the proposal did not require landowners to surrender land in excess of the ceiling (CUS, Sept. 1989; Huque, 1989).

The zoning policy developed in the Dhaka Master Plan stated that:

"All development, including government buildings, should require planning approval, and it should be made clear that, though development may be in accordance with the Master Plan, it will still be subject to detailed regulation as to such matters as siting, height, appearance and site coverage. Since the zoning on the Master Plan is in broad outline only, it may require detailed amendment or adjustment when development takes place" (Minoprio, et al, 1958, p.49).

The zoning plan as expressed in the Master Plan can be characterised as very strict, and is generally blamed for restricting the operation of the real estate market and thereby limiting the supply of housing (McAusland, 1985).

Furthermore, the land use regulations and building norms stipulated in the Plan are formulated without regard to the way in which land is actually being used and what the majority of the population is able or willing to pay (Huque, 1989). The authorities also lack the capacity to enforce the Plan’s stipulations, partly due to ineffective procedures for taking action against any violation of the plans or building regulations (Huque, 1989). A court case can take five years to settle, and furthermore city authorities lack the staff to scrutinise all building permits and supervise development activities in general (ibid., 1989).
The functions concerned with land-use zoning and building construction authorisation (RAJUK and CDA) can be measured against the numbers of formal applications received. In this sense, the regulatory role of existing land policies is passive (UNDP, Dec. 1990).

The conclusion which can be drawn is that the implementation of land or land use policy objectives did not live up to expectations. The underlying causes are complex. I will indicate some important issues, realising that there may be more explanations. Firstly there is the manner in which politically powerful agents responded to policy decisions which were unfavourable to their interests. According to Huque (1989), landowners raised a Communist scare, defining land reform as being against religious scriptures, and thereby politicised the land question. Additionally they took advantage of legal loopholes and ignored executive directives (ibid., 1989).

A further factor is the implementation problems involved in the instrumental implications of land-use policies. Institutions for defining land tenure or the rights of ownership and use of land are always interwoven with history, social structures, religious belief etc. The practice of land tenure is not easily changed. Furthermore, the responsible public bodies did not have access to or were ignorant about the most elementary information systems like maps, land registers and basic socio-economic data. Authorities were therefore not able to assess the scale of unauthorised development and to determine realistic and flexible systems of development control and inspection. Regulatary functions were further constrained by the absence of published standards for construction and land development on urban, peripheral urban and rural zones within the metropolitan areas (UNDP, Dec., 1990).

Finally, urban administration operates in varying political environments. If we consider only those actors who can be defined in economic terms, the key variable is the structure and location of ownership of land. The effects of this are in terms of their definition of dominant interest, the nature of demands for urban planning and services, and the channels of demand. Together these factors will influence the implementation and formulation of policy.

For example, urban managers in New Delhi operate in an environment dominated by public sector agencies and enterprises. Apart from being the major economic activities and employers, these are also important landowners. They generate a basis of wider social organisation in large trade unions and professional associations. These interests have access to influence through their participation in political institutions. This is a relatively predictable world, where housing allocation can be adjusted to bureaucratic categories, and even master plans may be at least partially fulfilled (Batley, 1993).

In Bombay, on the other hand, urban managers operate in a financial, commercial and industrial environment in which the
majority of the most powerful actors are outside the government. Some of the most powerful actors are large firms with international connections. Within this socio-economic environment popular organisation will generally be more heterogeneous and fragmented (ibid., 1993, p.186). Land is largely in the hands of private landowners. This is clearly an environment in which the official apparatus has less control, but also one where it may be subject to less direct pressure, because demands can be satisfied (or not) by the market rather than politically or administratively.

As in Bombay, most land in Dhaka is owned by private landowners. Evidently such a structure does not exert direct pressure on political authorities, as the demand for land and housing is to a large extent fulfilled by the private sector. This could be a central point in understanding why land invasion in Dhaka is relatively rare, and why settlers only sporadically organise around issues such as access to service facilities.

4.6. Financial programmes

Financing urban housing has always been a serious problem in Dhaka. The cost of construction has accelerated steadily, and institutional sources of financing in Bangladesh are limited. Since 1952, the House Building Finance Corporation has been the most important formal loan granting agency for housing (CUS, Sept., 1989). However, the ability to obtain a loan from this corporation is restricted to higher-income groups, as the corporation demand adequate loan guarantees. The House Building Finance Corporation has so far disbursed loans for around 40,000 housing units in Dhaka (CUS, Sept., 1989).

There are two loan programmes: The general loan programme and the multi-storied loan programme. Under the former, credit is supplied for self-contained single-unit houses. The amount of credit was raised in 1983 to Tk 600,000 payable in 25 years the interest rate was 13%, while the borrowers' margin of personal investment was 10-15% of the estimated cost (Das, 1986, p.2).

The multi-storied loan programme was introduced in 1977 to accelerate multi-storied housing production by owners.

Nationalised and commercial banks are also involved in the provision of housing loans; however, the loans are only available to "good customers", restricting the supply to the higher-income group (ibid., 1986, p.7). In addition, about a dozen housing companies operate on market conditions. The standard of these houses is relatively high, and pricing is beyond the reach of many (ibid., 1986, p.9).

There are around 200 housing co-operatives in Bangladesh. Many of these was formed and registered in the '50s and in the early '70s. Some of these co-operatives are employees' co-operatives.
The co-operatives do not have access to institutional financing, and due to this the membership is confined to the middle class. Funds are based on membership fees and therefore the co-operatives have very limited scope for land development and construction. The role of the co-operative societies has been misdirected to amassing land; in this manner they function as real estate agents rather than housing building societies (Das, 1986, p.10).

4.7. Housing policies

There is no explicit policy for urbanisation as such in Bangladesh. However, the National Report on Human Settlements submitted to the UN Habitat Conference held in Vancouver in 1976 came close to a policy statement on human settlements and urbanisation in Bangladesh in general. Apart from this statement, various five-year plan documents also indicate some policy measures (CUS, April 1990).

The First Five Year Plan

The emphasis of the first national plan was on "nation-building" and reconstruction. The latter inevitably claimed the greatest share of available resources because of the war damage on vital infrastructures. However, the Planning Commission took a wider view of development needs, including the squatter population of the big cities. It was realised that with the growth of the squatter population within the major urban areas, particularly in Dhaka, efforts to carry out effective physical planning on vacant land within the city was restricted. Consequently the Planning Commission directed its efforts towards different levels. Rural and agricultural programs were to receive main attention in the implementation of the plan; however, employment generation and urban issues were on the agenda as well.

The five-year plan contained housing programs for specific income groups within the urban areas. For lower-middle- and middle-income residents, co-operative housing schemes were proposed. For low-income groups in inner areas housing schemes were suggested, along with "site and service" schemes for cooperative apartments in areas on the outskirts of the city. These "site and service" projects were to include the establishment of on-site service networks, the construction of some core houses and the provision of community facilities such as schools, health centres and

68. Even though the Corporation demanded adequate security giving loans the recovery rate was only 25% (CUS, sept. 1989) Other financial sources are employees in the formal sector, who can obtain loans from their employers on favourable terms (CUS, sept. 1989).
markets.

Regarding the squatter situation it appears that the preferred solution included the extensive creation of temporary settlement areas, which were meant to serve as a first stop for recently arrived immigrants. The perception behind this vague proposal was that once an urban job was secured, the migrants would be encouraged to move to a permanent location in the city (Chogill, 1987).

Up to the end of 1973, technical assistance from the United Nations Centre for Housing, Building and Planning was provided to analyse the various problems of squatter settlements and slum areas. The team was to propose a planning strategy for the improvement of the areas, identifying activities to cope with expected future rural migration to urban areas (ibid., 1987).

The first step was to identify how many squatters actually lived in the urban areas. The number of squatters estimated to live in Dhaka ranged from 120,000 to 400,000 with a most likely figure of 200,000 (ibid., 1987, p.64). This figure comprised about 17% of the total Dhaka population (estimated at 1.2 mill.) at that time. Furthermore, the causes of migration to the urban areas were identified.

On the basis of a survey carried out in squatter settlements, three categories of solutions emerged: 1. Improvement of existing settlements, 2. Development of site and service projects and 3. Development of minimum shelter schemes.

One constraint recognised by the team was financing. As the government was not able to provide the necessary financial support for projects, it was suggested that a community housing credit institution should be established, an organisation owned by the community to capture local savings and to serve as a

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69. United Nations assistance to Bangladesh in physical planning, housing and urban development has been provided mainly through a series of UNDP projects executed by the United Nations Center for Human Settlements (UNCHS). The initial work on housing policy and programs led directly to the establishment of a new UNCHS project in 1984, the Housing Development Project, with the primary objective of providing support for the government’s initiation of large-scale demonstration investment in Dhaka.

70. The push factors mentioned by the U.N. were population pressure, resulting in a declining average holding size among the rural population, lack of agricultural development programs and finally natural disasters. The pull factors mentioned were the opportunity for urban employment, particularly in the service sector rather than in the industrial sectors, educational opportunities and urban amenities such as health care and ration cards, and the government’s acceptance of the establishment of settlements in the city.
channel for technical, organisational and financial resources from beyond the community. Another alternative was to create a government-financed "work bank" to provide tools, building materials and technical guidance to craftworker, skilled workers and cottage industries (Chogill, 1987, p.66).

In a long-term perspective the report suggested a full-scale housing program for low-income groups, including squatters. The goal of the program was to construct permanent houses to meet the needs of the urban population. However, in view of the financial constraints implicit within the short-term proposals, it is doubtful whether this long-term housing program was considered a serious proposal.

During the '70s the resource situation was critical. No more than 27% of Bangladesh's urban housing could be classified as permanent or even semi-permanent at that time (Chogill, 1987, p.67). Since 85% of the total urban population could not afford to build or to pay rent for their housing, it was obvious that radical changes in the housing policy were required.

Within one year the planning commission ran into serious implementation problems because of lack of financing and trained personal (Chogill, 1987, p.68). The proposals made by UNCHS were never even partially implemented.

The Second Five-Year Plan (1980-85)

In 1985 the Planning Commission recognised the need for 300,000 new housing units per year in Bangladesh, an extension of the water supply and sanitation system to 2 1/2 times its existing size, and the construction of double the existing number of schools and hospitals (Chogill, 1988). During the period 1973-80, the government built approximately 8,500 housing units and developed and allocated 1,200 plots (ibid., 1988). Although HSD, the main governmental organisation dealing with housing, implemented a programme of 4,045 housing plots, 169 flats and 1,674 semipermanent houses during a period of five years, almost all of these were allocated to government employees, i.e. civil servants and the military (ibid., 1988, p.32). One of the reasons for this low production rate was the cost of such housing, particularly in view of the low incomes of the people who needed the houses.

Therefore, the Second Five-Year Plan saw a shift in housing policy from the construction of high-quality units to the provision of serviced land. Lower standards were adopted, and measures introduced for cost-recovery. However, little headway was made in the implementation of such policies (UNDP, Dec., 1990). In view of the large and growing population lacking adequate housing, as well as the scarcity of government resources, the main policy thrust was towards stimulating private sector participation. Completion of on-going water and sanitation projects were also given priority, to provide access to these
facilities for a greater percentage of the population.

**The Third Five-Year Plan (1985-1990)**

The third Five-Year Plan described urban housing as a very serious problem especially in larger cities. The major thrust of housing policy during the third Five-Year period was to formulate policies for stimulating expanded private sector participation. Public sector investment was confined/limited to areas like land development, road construction, water supply and the construction of residential building for public servants.

The policies expressed in the Five-Year plans were in accordance with the international debate on how to solve the housing problems of Third World cities. A conference held in 1991 by the Asian Development Bank concluded that slum upgrading and site and services projects should be reoriented to encourage efforts from non-governmental organisations and the private sector (The Urban Poor and Basic Infrastructure, 1991). Furthermore, it was recognised that local governments ought to take a more responsible role in this development process, and that the land market should be made more efficient.

In order to strengthen local governments, the national government sought to clarify local responsibilities and to establish a degree of autonomy with regard to decision-making, staff recruitment, budgeting and revenue generation; such elements have remained inadequate in Bangladesh, and have continued to hamper the planning process as well as the implementation of housing programmes.

The Second and Third Five-Year Plans established some schemes and programmes for resettlement of squatters, as described below, and some infrastructural improvement did occur. However, an unintended consequence of these policies was:

"Truly speaking we have failed to recognise that private land within the urban areas, the value of which almost skyrocketed in the recent past, have been partly due to major infrastructure developments carried out by the government" (UDD, 1981, p.5).

In sum, the provision of housing was not only directed towards the high- and middle-income groups, but the provision of service facilities caused land price increases, which made the situation even more difficult for low-income groups to get access to land/housing.

### 4.8. Housing projects in Dhaka

**Upgrading Projects in Old Dhaka**
The goal of this project was to upgrade infrastructural standards in three areas of Old Dhaka: Islambagh, Shuheednagar and Raasulpar.

As mentioned earlier, upgrading projects were adopted as a strategy to solve the housing problems of the urban poor in the '70s. Rather than resort to total clearance, emphasis was given to the provision of infrastructure such as water and sewage, to the establishment of social services, and to the legislation of tenure and occasionally to the provision of financial and building assistance which could be used to improve houses and business facilities.

Priorities identified within the areas included improved drinking water, sanitation, drainage, solid waste collection, road access during monsoon periods and electricity supply.

Slum upgrading projects in Asia had proved successful in some cases, such as the Tondo Foreshore Development in Manila, the Madi Program in Kuala Lumpur and the Kampung Improvement program in Indonesia (The Urban Poor and Basic Infrastructure, 1991). However, this was not the case in Dhaka. One important constraint was the location of slum settlements on private land. The plan was further hampered by the topology of the area, as parts of the project areas were subject to monsoon flooding. The plan included cost-recovery, e.g. water supply, latrines and handpumps were sold to the users on credit. As a result the upgrading process was restricted to middle-income groups.

Resettlement Schemes in Dhaka

In 1975 Prime Minister Mujibar Rahman declared that 200,000 squatters were to be removed from the city of Dhaka. The growing number of squatters in Dhaka was viewed by the politicians as a threat (Shakur, 1987). A state of emergency was imposed only a week before the clearance operation. Although not entirely directed towards the squatters, this at least provided a legal instrument that could be used for their removal (Chogill, 1987).

A government committee was established to develop a plan to resettle squatters. However, the committee was overcome by events unrelated to the squatters but nevertheless destined to sweep them away. On 28th December 1974, the prime minister proclaimed a state of emergency and all fundamental rights conferred by the constitution were suspended for an indefinite period. This situation lead to the implementation of a presidential one-party system in 1975, a coup which resulted in Rahman's death.

Originally five sites at the fringes of Dhaka were selected to resettle the squatters. However, there was strong opposition to using two of the sites, Fotulla and Jinzara, as resettlement areas. Alternative uses for both sites were eventually considered preferable and both locations were designated as reserve rather
than primary sites for resettlement schemes.

Therefore, the resettlement schemes were concentrated within Tongi, Demra and Mirpur. The 100-acre site in Tongi was little more than a piece of unimproved swampland that had previously been designated by the Dhaka Improvement Trust's Master Plan for industrial workers' housing. Tongi itself is a thriving industrial centre located about 15 miles north of Dhaka.

The 103-acre site in Demra was only marginally better. It is located about ten miles to the East of Dhaka on land acquired as a site for a water treatment plant.

The Mirpur site consisted of 88 acres at Bhasentek on the outskirts of Dhaka. Although the distance between Bhasentek and the centre of Dhaka is only about five miles, due to restricted access to the military land south of the settlement the actual travel distance to Dhaka is about 10 miles. The land was part of the Dhaka Military Cantonment. Because of disagreement with the military, the settlement was originally considered as a temporary site. Another reason for making the settlement temporary was that the monsoon flooding submerged the area when the summer rains reached their peak.

Descriptions illustrate the severe problems in these areas:

"Officials prepared for the forced migration only by demarcating plots of land and building new latrines and water pumps. Now the latrines are full and no longer usable, the camp smells of excrement. Most water pumps do not work. Many residents have not registered and do not qualify for the food rations meted out in increasingly small amounts every day" (Chogill, 1987, p.88-89).

Another serious disruption that occurred as a result of the resettlement concerned access to employment. Initially, the government committee responsible for planning the resettlement process had intended to provide subsidised bus transportation between the camps and inner-city employment opportunities in Dhaka. This was to be the responsibility of the Ministry of Communications. The ministry was, however, reluctant to pay for it and, as a result, the bus service operated for only a few days before totally disappearing (Chogill, 1987).

The resettlement schemes can be characterised by the absence of adequate planning. Although committees were formed, consultants were hired, plans were made, and even financing was arranged, the actual transfer for squatters was inadequately implemented. One of the squatters described the resettlement process in the following way "Suddenly they came in big trucks (the military), they asked us to get up in the trucks. Some of us tried to escape but they followed us and by violence they forced us to go with them. They did not tell us anything about where we were going, and we were not allowed to take all our personal belongings with us (own interview)."
The political attitude towards slum and squatter settlements

In order to explain the government's attitude towards slum and squatter settlements, it is necessary to look into the political forces which influence housing policy in Dhaka. Although an analysis of the state of Bangladesh is beyond the scope of this study, it is essential to raise some points in this respect to understand government response towards the squatters.

After Independence, politically powerful intellectuals adopted an idealistic approach to solving the immediate problems faced by the urban squatters. This view was particularly strong in the Planning Commission, but was also expressed by certain civil servants within the Ministry of Public Works and Urban Development Directorate who, as mentioned previously, were directly involved in finding solutions to the urban problems of the new nation. As the problems of the development of the new state of Bangladesh grew, another faction of the governing group appeared with a different approach.

The first Planning Commission of Bangladesh was comprised not of bureaucrats, but four professors of economics drawn from the universities (Chogill, 1987). The influence of the intellectuals began to disappear as the academics returned to their university posts. By the end of 1975 the members of the Planning Commission were drawn from the ranks of traditional bureaucrats. A number of reasons have been advanced for this return to a more traditional composition; opposition to the intellectuals from the hard-core bureaucracy, lack of support from the top political leadership, and frustration among the academics themselves over their lack of influence on the state of affairs.

A 1979 introduction to the Master Plan clearly illustrates the planners' view of slum and squatter settlements "...social, economic and political changes...have led to a serious crisis of unauthorised structures and haphazard constructions and if this unplanned development continues it will create more chaos and economic wastage. But for those unproductive and deviating factors the Master Plan should not be blamed" (Minoprio, et al, 1958 my own emphasis).

Another example of society's attitude towards the squatters is illustrated by Chogill's (1987) reference to a conference sponsored by the National Institute of Public Administration. One speaker noted that "laws should be passed making it compulsory for all householders to keep their houses and surroundings clean and tidy, whitewash or colourwash their buildings twice a year and plant trees in their compounds" (Chogill, 1987, p. 62). Yet it was not only the aesthetics that concerned the public, but also the feeling that the less fortunate urban residents posed a moral threat to other members of society (Chogill, 1987).

Planners within the Planning Commission expressed their view of slum and squatter settlements thus:
The current mushrooming of...squatters in the capital city of Dhaka on any vacant land undermines any effort at rational planning of the urban community and hence poses a serious menace to urban sanitation and health. This deteriorating situation if allowed to continue unchecked will not only breed social discontent but may also threaten the stability of our urban communities" (Chogill, 1987, p.67).

Thus apparently the squatters were not only seen as an obstacle to planning, but also as a threat to the stability of the urban community as a whole.

4.9. Low-income groups' access to land and housing in Dhaka

So far I have emphasised the land/housing market and state policies as critical to the possibilities of low-income groups’ access to land/housing. In spite of this, squatting is relatively rare in Dhaka, taking the housing deficit into consideration. This is due to the following: availability of land for residential purposes is limited; limited areas of vacant land which could be used for illegal settlements, as most of the urban land is owned by private landowners; and finally, state authorities have acted regressive towards squatting.

Given this background it is not surprising that the bulk of low-income groups in Dhaka is accessing land by means of commercial allocation. This means that the dwellers are not excluded from the market, as stated by several theories (see Chapter 3). On the contrary, the settlers are highly integrated into the land/housing market, albeit in the illegal land/housing market.

According to Van der Linden (1986), illegal subdivisions offer some advantages for urban dwellers (see page 64-65). This is primarily due to low rents in these settlements. Unlike Van der Linden, I find illegal allocation systems very problematic. First, illegal settlements are provided with inadequate service facilities, which has serious consequences for the settlers.

In general, public agencies do not provide water supply in illegal settlements, consequently, dwellers have to obtain water from other sources, including private vendors. It means that the dwellers can pay many times the cost per litre paid by richer groups with access to piped supplies. In Dhaka, the differentials in the cost of water, that is the ratio of prices charged by water vendors to prices charged by public utility, range from 12:1 to 25:1 (World Bank, 1988, p. 146). It is obvious that the proposed economic advantage of living in illegal settlements is absorbed in many cases by expenditures on collective means of consumption.

Where there is a public supply - a well or public standpipe - nearby the illegal settlements, the quantity of water used per
person will depend on the time and energy needed to collect and carry water back to the home. There are often 500 or more persons for each tap, and very often water will only be available in the piped system for a few hours a day. Consequently, even where dwellers do have access to public water supply, it is very time consuming to collect the water.

Partly due to the above mentioned difficulties getting access to water, the water is often of a very poor quality. The water supply in Mohammadpur was a polluted well. The dwellers complained about the water supply being irregular and the water quality being very poor. In Khilgaon, the dwellers did not have direct access to water, but collected water at a nearby public standpipe. Again the water supply was irregular, often restricted to one hour a day. In sum, the economic advantage suggested by Van der Linden may be very limited.

Another point made by Van der Linden is the advantage of illegal allocation to the state authorities, described on page 65. The argument proposed is that illegal systems generate groups of landowners who have an interest in maintaining the existing political system. In addition, illegal land allocation is also a source of political patronage, and finally, it is a relatively cheap way to "solve" the housing problem.

However, for the state authorities, embracing the illegal allocation system may not be a question of acceptance as much as a question of lack of alternatives. The problems that the illegal allocation system present to the governments should not be underestimated, in terms of the risk of losing their grip on planning, as well as high costs involved when illegal settlements are eventually legalised.

Finally, an obvious characteristic of increasingly commercialised land markets is the increasing concentration of low-income groups on a small proportion of the land area. One study in Dhaka revealed the level of inequality in the use of land. In 1987, the wealthiest 2% of the city’s population used almost as much of the city’s residential land as the poorest 70% and 2.8 mill of the poorest people lived on just 7 square kilometres of land (Habitat, 1996).

In the following section I will analyse how the urban low-income groups respond towards the institutionalised practices as outlined above.

My own studies show that the majority of dwellers acquired access to land/housing in the first place by staying at their family’s/-friends’ houses arriving in Dhaka. For migrants who did not know anybody beforehand, the rent was the determining factor in where to settle.

The majority of dwellers did not have any economic capital when they came to the city. Most of them had migrated because of poverty. Even though there were some who mentioned specific reasons, these were again related in one way or another to
poverty. For instance, respondents stated that they could not find any job in the villages, or that wages were not adequate to sustain life. Finally, a substantial part was totally unemployed at home and they had neither land nor other assets with which they could generate an income.

Another significant part of respondents mentioned river erosion as a main cause for migrating to the city. Regarding this group it is obvious that having no other alternatives, people desperately moved to the capital with the hope that they would find some means of surviving.

Concerning the former group, some had information about the city from their relatives. This information about the city had created hope in the minds of the migrants, that the city would offer much more alternatives to the job seekers.

As mentioned in Chapter 3, Turner pointed at location in relation to employment opportunities as a decisive factor for low-income groups to settle. This does not seem to be the case in Dhaka, where the location of family/friends and the rent level were stressed as the most decisive factors determining the migrants' settlement pattern.

Based on these findings it is not surprising that most slum and squatter dwellers are located in settlements with an inexpedient location. The location of the Embankment settlement provides a good example of how floods eradicate housing from time to time. In Khilgaon, to minimise the damage from flooding, settlers built their houses on bamboo pillars. This technique has created other problems for dangerous construction, as well as inadequate access between houses and to the main road.

The dwellers living in these areas are aware of the problems associated with the location of the settlements. They have chosen the sites because of their low monetary cost. Inadequate sites are cheap because the environmental hazards make them unattractive to many users. In addition, the dwellers mentioned that they have chosen the particular settlement mainly because their family/friends were living there already.

In conclusion, for migrants who have family/friends these relationships (networks) are decisive for where to settle in Dhaka. In Khulna, studies conclude that on arrival 72% of the household received assistance from friends and relatives in finding accommodation, 56% stayed in the houses of friends and relatives, 20% found separate slum accommodation (Chant, 1992, p. 146). For migrants who do not have any social networks in the city, rents determine where they find accommodation. The importance of social networks in getting access to housing is not only related to an economic advantage or a necessity. The migrants also acquire information about employment opportunities and housing possibilities as a crucial "step" into the urban life. According to the respondents, in order to get access to work and housing, it is important to get personal contacts. The only means by which the migrants can achieve these contacts, is
by drawing on the networks of family/friends living in urban areas.

This suggests that entering the "urban life" is a complicated affair, which not only requires economic capital to get access to urban resources (such as housing, service facilities, work, etc.). Possession of social capital is also essential.

Analyses of intra-urban mobility show whether dwellers have improved their housing over the years by moving to settlements with a higher housing standard. However, when analysing the mobility of the dwellers it is necessary to distinguish between dwellers who are evicted from a settlement, either by natural disasters or by government eviction, and dwellers who move for other reasons.

My interviews disclose a relatively low level of intra-urban mobility. Most of the dwellers had moved to other settlements because they were forced to do so for various reasons. These included government evictions, natural disasters and rent increases. It is noticeable that a significant part of slum dwellers has been evicted by the government. One of the dwellers described the eviction as follows: "the government destroyed everything and we did not get any compensations". These evictions have crucial consequences for the dwellers involved. First, the dwellers do not get any compensation when they are evicted. It means that the improvements which the dwellers might have established are demolished and lost. Furthermore, the respondents maintained that government evictions meant that they were removed to areas mainly located on the outskirts of the city. Consequently, existing social networks were dissolved and it was difficult to maintain a job located in the centre of the city.

This was also the case where dwellers were forced to move because of natural disasters. A significant part of the respondents explained how all their belongings were lost due to flooding. They were not provided with any material help or even a minor compensation for their loss.

According to several studies an important factor causing intra-urban mobility among dwellers who are not directly forced to move as described above is employment opportunities. In the present study, none of the respondents mentioned employment opportunities as a reason for moving to another settlement. This may be due to the locations of the settlements; Khilgaon, the Embankment and Mohammadpur are located approximately in the city centre; therefore the dwellers did not experience the location in relation to income opportunities as a problem.

In Mirpur, on the other hand, which is located on the outskirts of the city, none of the respondents mentioned that they wanted to move due to lack of employment opportunities. That is not to

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Rowshan (1975) concludes that around 1/3 of the respondents of her study, moved due to employment opportunities.
say that lack of employment opportunities were considered unimportant; on the contrary, lack of employment opportunities in the area, along with the fact that the dwellers had to spend time and money commuting to work, were mentioned as the major problems faced by the dwellers. The dwellers stated that they did not want to move from Mirpur because of low rent, adequate access to collective consumption and the social life in general.

The findings, that the rent level determines to a large extent the intra-urban mobility of urban dwellers, correspond with the marginality theories as well as the "exclusion" model. Low rent as a decisive factor influencing access to land/housing as well as intra-urban mobility has, as mentioned in Chapter 3, serious consequences for the consolidation process of slum and squatter settlements. The argument is that if it is assumed that the rent level coincides with the level of housing, service facilities, and location in general, it is obvious that dwellers moving due to rent increases move to locations where the provision of service facilities is inadequate and the location of the settlement inexpedient.

In addition, the findings of the present study prove that family relations and district-based networks represent an important factor in determining the location pattern of a significant number of urban-low income groups. The conclusion that social networks are important is also based on the fact that settlements consist of many families from the same district, as well as members of extended families are found in the same areas. A study conducted by Rowshan (1975) confirms this conclusion, 1/3 of the respondents in his study moved to areas where members of their family were settled.

None of the respondents mentioned that their intra-urban mobility had been caused by their getting access to improved housing and service facilities. This is confirmed by a survey conducted in Bhasentek; only a few of the respondents stated that they had moved because of better facilities in other areas (CUS, 1985a).

Considering the findings from Mirpur, in particular, it is obvious that the mobility pattern among slum and squatter dwellers, who are not forced to move from a settlement area, involves an assessment of advantages/constraints of moving from one area to another. This means that single explanations of mobility among slum and squatter dwellers oversimplify the processes by which the dwellers evaluate and consider their situation. The case studies show that individual preferences are dependent on the situation in which the dwellers find themselves. That is, their present housing conditions, as, e.g. in Mirpur, where adequate housing and service facilities as well as a low rent diminish the importance of the employment opportunities. Whereas dwellers living in inner city slum areas are vulnerable to rent increases and, as such, have to accept inexpedient settlement locations. Common for both groups are the importance attributed to social coherence, referring to friends/family living in the same settlement area.
The findings raise some important issues as discussed in the theoretical part. Turner argued that migrants are indifferent to housing quality when they arrive, and that their main concern is to gain access to employment. As employment opportunities are generally found in the centre of the cities, they will settle in these locations even though the housing standard is very poor. As they consolidate their position in the city, obtaining permanent employment, they will move to settlements with better housing and service facilities. The point stressed by Turner that the migrants are indifferent with regard to housing quality is also the case in Dhaka. However, Turner's argument implies that it is the choice of the individuals themselves, whereas I have proposed that it is due to lack of resources.

According to the present findings, migrants settle at their friends/families when they arrive in the city. This is not only due to lack of economic capital, the dwellers also use the family as a base for establishing social networks, which are important to get access to land/housing and employment.

To a certain extent the exclusion model explains the location pattern of the dwellers; if the assumption that housing rent corresponds with the level of service facilities is correct, they cannot settle on land with adequate service facilities, as the housing rents are too high. On the other hand, by focusing on economic factors only, one ignores important social factors determining access to land/housing, that is, the importance of social networks.

The present findings contradict the marginality theories, which assumed that the urban poor are excluded from the urban land market. In Dhaka, the majority of dwellers are integrated in the land/housing market; administrative allocation and non-commercial forms of allocation are unimportant in the context of low-income groups' access to land/housing.

The relatively few squatters in Dhaka can be explained as a consequence of lack of land, and secondly, as a result of repressive state policies which generate frequent squatter evictions. However, following the theoretical discussion it is necessary to look into the processes of land/housing allocation, in this case the process of squatting.

Squatting in Dhaka can be characterised as a gradual process, which is a result of spontaneous action by individual settlers seeking housing through gradual accretion on publicly or privately owned land. Or, as in the case of the Embankment, where the squatting process can be characterised as a generated squatting which has developed peacefully through the course of invasion, since it is officially recognised.

Other squatting processes can be regarded as communal squatting, which, in contrast to the above mentioned processes, generally results from a collective act by settlers who have co-ordinated a specific act of invasion. Finally, what could be termed mobilised squatting, is squatting instigated by political parties.
or other actors with the intention of promoting social mobilisation. This process usually involves a confrontation between settlers and police.

These examples all present different and distinctive approaches to dealing with political authorities in regard to the acquisition of land and housing. The political processes behind it vary from clientalism to struggle. The squatting process in Dhaka is met by political repression, albeit without generating any confrontations between dwellers and state authorities. I will argue that the lack of mobilisation within slum and squatter settlements has to understood in terms of the land and housing allocation system, which individualises the housing issue to a large extent. I will come back to this discussion in Chapter 7.

The political responses towards illegal settlements have been characterised by a tacit acceptance of the allocation system, although it is illegal.

Slum and squatter dwellers in Dhaka are aware of the insufficient policies with regard to access to land/housing and service facilities. The respondents in Kulshintek expressed their support for the previous government (Rahman), which was responsible for the squatter resettlement programme of 1975. The respondents expressed that during that period they were provided with various kinds of relief assistance. However, this assistance was not provided by the government, but by various NGOs; the dwellers were aware of that, but still they emphasised that the government "did something for them", compared with the present government. Slum dwellers who receive no kind of relief tended to be more critical about the government’s attitude towards them: "the government is only for the rich not for the poor". Another respondent expressed the relationship between the government and the dwellers as follows: "if we say anything the government will clear us out. Under such circumstances I would rather say nothing".

Although common, institutionalised constraints push the urban poor of developing countries everywhere into the informal sector to acquire shelter, the ways in which the urban poor of different societies respond to this situation are defined by the socio-cultural specificities of each society. These specificities are shaped by such factors as the political response towards illegal settlements, the land/housing market, the systems of social organisation (this will be elaborated in Chapter 6). By focusing on these specificities it is possible to see how the distinct behaviours of informal communities across regions reflect different strategies adopted by the urban poor.

The last part of this section will discuss housing improvements. In Mirpur (Kulshintek) the housing conditions of the dwellers had improved significantly compared with the conditions of their previous location, Bhasentek, where the majority of dwellers had only one room, the housing structure being pucca. In Kulshintek most of the houses contained two rooms, and the houses were of a far better quality.
In Bhasentek the sizes of houses were between 51-200 ft.². In Kulshintek the sizes of houses including the self-built areas were 375 ft.². The dwellers’ access to various service facilities had improved significantly. In Kulshintek from the very beginning each household had its latrine, access to water, adequate drainage systems and waste collection.

Dwellers located at the Embankment and in Khilgaon had not made any improvements on their houses. In Mohammadpur, some minor improvements had been made by some of the dwellers; that is improved roof construction and kitchen facilities. In Mirpur, most of the dwellers had extended their houses with another room, and had improved the roof construction. The dwellers stated that if they had more space they would extend their housing. Generally, they complained that the houses were too small, built only for nuclear families. In addition, the housing structure made it difficult for them to have home-based production. This suggests that the size of housing and available space is important for slum and squatter dwellers, and that as such the housing standard might be of less importance. It is obvious, based on the interviews, that the dwellers want to maintain previous social practices, living together with their family as their sons grow up, as well as using the house for productive purposes; this makes them less vulnerable in the labour market.

Dwellers in Khilgaon and Mohammadpur, stated that they could not improve their houses because of economic inability. Furthermore, improved service facilities would be the first priority if the economic possibility arose.

To explain why housing improvements occur, Turner suggested that security of tenure is essential for a consolidation process to emerge (page 62). It poses the question of what determines security of tenure?

My interviews did not expose security of tenure as a question of formal or informal allocation. It seems as if the dwellers felt security of tenure based on the following:

In Khilgaon, dwellers stressed that they would not be evicted from the area. They seemed to derive the security of tenure from the fact that the Samity was co-operating with the authorities; the improvements which had been initiated were also seen as a proof of their acceptance.

In Mohammadpur, which is a private illegal slum area, it was difficult to define the factors which gave the dwellers a feeling of security of tenure, though an important element seemed to be the relationship between the landlord and the dwellers. Firstly, the landowner had installed a caretaker and, secondly, respondents stated that they had a good relationship with the landowner who lived in the area.

The present findings are confirmed by a comparative study of settlements located in the periphery and the centre of Dhaka (Shakur, 1987). The study points at security of land/housing and
the possibilities of extending the housing as important variables for the emergence of a consolidation process. It is noteworthy that economic factors do not seem to be of major importance, as housing improvements are more common among dwellers located in the periphery; and the income level among city dwellers is generally higher than that of settlers located in the periphery (ibid.).

According to Shakur's study (ibid.), on an average, resettlement dwellers spend three per cent of their monthly income on improvement of their housing, while slum dwellers on average spend one per cent of their monthly income (ibid., p.245). However, the insignificant differences between the two locations do not provide enough evidence to suggest that dwellers located in the periphery spend more resources to consolidate their housing. Taking the above mentioned discussion on the importance of an extension of housing into account, it seems reasonable to assume that dwellers living on the outskirts of the city, in general, have better possibilities of extending their houses.

Furthermore, it should be stressed that the majority of dwellers in slum settlements built their houses themselves\textsuperscript{72}. The majority of slum dwellers in Mohammadpur and at the Embankment had built their houses themselves. Therefore, it is not correct to connect housing improvement with the lack of community participation, as it often has been done.

It is not possible to make any decisive conclusion regarding the correlation between security of housing and housing improvements. However, it is obvious that slum dwellers who feel secure in their tenure will probably spend more resources on their housing, than dwellers who might be evicted. The findings disclose an interesting feature: security is not necessarily connected to whether the housing is illegally or legally allocated.

\section*{4.10. Conclusion}

Taking the findings of this study into considerations some crucial issues have been raised concerning the theoretical discussion on housing. The present study has emphasised how, even though access to land/housing excludes the majority of the urban poor in Third World cities, the responses of the urban poor is highly different from one area to another. These differences reflect different strategies adopted by the urban poor to get access to urban resources (in this case access to land/housing). These strategies are influenced by societal institutions; in this chapter I have focused on economic and political institutions.

Various political institutions are involved in the allocation of

\textsuperscript{72} Shakur's study (1987) states that 70% of the houses in slum settlements are built by dwellers themselves.
land/housing and service facilities in Dhaka. In spite of a transparent distinction between the responsibility of the institutions, the co-ordination of existing and potential housing projects is very complex.

At the local level, political institutions do not possess the political or economic power to implement even small housing projects. Local political institutions need to have all their proposals approved by the appropriate ministries. Furthermore, local political institutions are dependent on economic support from the national level, and are constrained by demands for cost-recovery of implemented projects. These requirements make it very difficult to initiate housing projects in low-income settlement areas.

At the national level, two ministries are responsible for allocation of service facilities. Consequently, there is constant competition between these ministries. The institutional framework is further limited by the socio-economic interests dominating the urban land and housing market. While this tends to restrict authorities' control over the planning of housing projects, this structure, on the other hand, involves some advantages as well, such as reduced pressure from the urban population demanding access to land/housing and service facilities. This may be an important point in understanding why illegal invasions of land are relatively rare in Dhaka, and why collective organisations demanding improved housing conditions are almost non-existent.

State policies related to land/housing in Dhaka have been dominated by an attempt to control the development of squatter settlements through squatter clearance programs, without any alternatives for the people involved. "Up-grading" and "Site-and Service" projects, which were common devices for solving housing problems in Third World cities during the '70s, were only implemented in Dhaka on a small scale. In addition, governmental resettlement projects have been relatively few compared to the huge amount of slum eviction programs.

The repressive policy characterising the relationship between state authorities and slum and squatter dwellers in Dhaka is an attempt to control and govern the development of slum and squatter settlements. Evidently such policies are inadequate, as the "problem" just moves to another area. Further, taking the consolidation process into consideration, this repressive policy has implicated that housing improvements generated by the dwellers themselves are demolished, putting the dwellers in a worse situation than they were previously. In this sense state policies have had a crucial, negative impact on the consolidation process. Furthermore, if consolidation is linked to security of land/housing as emphasised previously, then it becomes evident that state policies in this respect obstruct the consolidation process.

Regarding state intervention on the urban land market, governmental authorities have played a very passive role, generally supporting the interests of private land owners. This is not to
say that state policies have no influence on the private land/housing market. As I have already emphasised, lack of service facilities causes increased land/housing prices. Further, the administrative system is not adequately developed to collect land taxes, or taxes on service facilities. This means that in areas where service systems are relatively well developed the utilisation of service facilities is cheaper than in urban areas where the settlers' access to service facilities are provided through other sources.

In sum, the implemented state policies have had a negative impact on the consolidation process of slum and squatter settlements by supporting an illegal form of land allocation.

To explain why these state policies can be maintained and implemented without any opposition from the actors involved, the land allocation system is of importance. The commercial form of allocation which fulfils to a large extend low-income groups' demand for housing, means that the housing problem has become an individual problem. The provision of collective consumption is not regarded as a responsibility of the state in the concerned area.

Furthermore, the illegal nature of the settlement pattern makes the dwellers vulnerable, as the threat of eviction is always latent. Therefore it seems more appropriate for the dwellers to remain "invisible" in terms of political action. Furthermore, the illegal nature makes the dwellers dependent on the slumlord to remain in a settlement area.

Although political factors play a significant role in determining the direction and outcome of urban conflicts, or lack of urban conflicts, an analysis of slum and squatting processes must not approach political factors in isolation from other social and cultural factors. Involving these aspects, it is possible to see how the distinct behaviours of slum and squatter settlements across regions reflect different survival strategies adopted by the urban low-income groups to acquire land and housing. These survival strategies are developed within structural limitations, but according to existing norms and practices that constitute social life. The specific behaviour of the urban low-income groups in the acquisition of housing is closely linked with the range of possibilities available to them. From this perspective the most effective strategy for the urban low-income groups is to develop a gradual, politically unobstructive process. This strategy of seemingly withdrawing from politics should not, however, necessarily be interpreted as passivity. This strategy might well be a form of political response.

On this background, it is not surprising that a consolidation process with regard to improved housing in Dhaka's slum and squatter settlements has not occurred. This is not only due to the political response as outlined above, but also due to the land allocation systems. As the urban low-income groups depend on the illegal land market, improved housing conditions mean higher rents, which consequently forces the dwellers to move. This
implies that dwellers are moving to settlements where housing conditions are more inadequate than their previous settlements. However, this does not mean that the dwellers do not participate in the housing process, the majority of dwellers build their houses themselves. From this follows that lack of housing improvements is not due to lack of participation, but to market conditions and inadequate policies.
As a consequence of rapid urbanisation and a high concentration of urban population there is severe competition for employment. It is not formal, capital-intensive industry, however, that forms the vast majority of employment opportunities for the urban population in most cities of the Third World. Of far greater importance are labour-intensive, family-based enterprises comprising the informal employment sector. In many cities of the Third World, informal-sector employment makes up as much as 70% of the total employment and rarely less than 40% (Choguill, 1994). Because it is relatively easy for newly arrived urban migrants to find jobs in this sector, particularly compared to the formal sector, it forms the economic backbone of many local communities in low-income areas.

In Dhaka, the same trend can be identified (Mortuza, 1992). According to World Bank statistics, the urban population with an annual growth rate of 6.3% per year between 1980-1992 grew more rapidly than the industrial production. Consequently, during the period of 1990-1992, only 13% of the labour force were employed in the industrial sector (Human Development Report, 1994). According to a study conducted in 1988, 75% of employees in Dhaka were engaged in the informal sector (Amin, 1989).

When considering access to land/housing, income opportunities are
essential, as access to these resources is to a large extent determined by the market. One important point is that in order to survive in an urban context the households are dependent on more than one income (Huq-Hussain, 1995). Recent trends among urban residence in developing countries indicate that the proportion of women in the officially registered labour force has risen, albeit slowly, over the last 30 years. According to UNDP, 1994, between 1990-1992, 41% of the total labour force in Bangladesh consisted of women. Furthermore, over time, women have tended to enter into a greater diversity of occupations, even though their opportunities, working conditions and wages are usually poorer than those of men (Brydon, et al, 1989).

The main purpose of this section is to outline the nature of slum and squatter dwellers access to the labour market, and examine their involvement in various economic activities, including employment mobility, that is urban dwellers' possibilities of improving their income over time.

In Chapter 1, I argued that women's involvement in the labour market might provide substantial changes on women's life in slum and squatter settlements, in terms of increased room for manoeuvre, involving changes in women's status.

Studies have pointed at women's entry into waged labour as a precondition for greater gender equality (see White, 1992; Kabeer, 1991). This has led to the assumption that women's low status results from their exclusion from productive labour, or more recently, from the lack of recognition that their productive work receives. From this perspective getting women out to work, then, becomes the key to raise female status.

Taking the above mentioned implication of the relationship between women's work and female status into consideration along with the fact that a majority of women are engaged in low-paid and consequently low-status work, it is necessary to analyse these relations more carefully. First of all it is necessary to divide the discussion into two levels; first the societal level referring to gender relations in general, and second, the community/household level. This chapter will focus on how women's entry into the labour market has changed existing gender relations at the societal level. The status of women at the household level will be introduced in Chapter 6.

5.1. Labour force structure in Dhaka.

The following section focuses on the structure of the labour force, and the changes and growth of the formal and informal sector activities in Dhaka.

In both urban and rural areas in Bangladesh, the rates of unemployment and underemployment are very high. A high proportion of the work force is engaged in subsistence agriculture and about
75% of the population depend directly or indirectly on agriculture for their livelihood (EIU, Bangladesh, 1993/94). Estimates of the economically active population vary considerably, and can be misleading. However, an analysis of employment by different sectors show that in 1985/86, 57% were engaged in agriculture and only 12% in industry. In 1989, 64.9% were engaged in agriculture while 13.9% were engaged in industry (EIU, Bangladesh, 1993/94).

These figures illustrate the limited role of the industrial sector in Bangladesh. During the British occupation (1757-1947), the country supplied raw materials to industries in England and to different parts of India. At the time of independence in 1947, there were practically no modern industries, except for a few small textile and sugar mills.

During the Liberation War in 1971, the existing industries suffered greatly (Abdul-Quader, 1985), and the first elected government in independent Bangladesh under Mujib nationalised virtually all industries in the country, and put them under a number of government corporations. However, poor planning and excessive bureaucratic control, inefficiency and irregularities in management meant that industrial production suffered seriously (ibid., p.49).

Since 1982/83, as part of various government policies of denationalisation, the government has given a number of enterprises back to the private sector.

Jute processing is the most important within the industrial sector. In 1991/92, jute goods accounted for 15.2% of export earnings (EIU, Bangladesh, 1993/94). Bangladesh is second to India as a producer of jute goods, having a much more limited domestic market, but is by far the world's largest exporter. In spite of the above mentioned denationalisation processes, most jute mills remain in the public sector under the Bangladesh Jute Mills Corporation (BJMC).

The cotton and textile industry is the second largest within the industrial sector (Abdul-Quader, 1985). The majority of this was also publicly owned until 1982/83, being operated by the Bangladesh Textile Mills Corporation (BTMC) (EIU, Bangladesh, 1993/94). By 1991, the garment industry employed 500,000 workers (80% of whom were women) in 752 factories (ibid., p.30).

While the size of the labour force increased considerably, due to the population increase in general and the urban population increase in particular, employment opportunities in the formal sector did not grow at the same pace. Consequently, activities in the informal sector have become the source of employment and thus income for a large majority of the urban labour force.

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73. This figure from 1989 includes women working in rural areas.
74. Twenty two of the BTMC’s fifty two mills were sold in 1982/83 (EIU, Bangladesh, 1993/94).
5.2. The informal sector

The idea of an informal sector gained currency with Keith Hart's (1973) emphasis on "informal" and "formal" income opportunities. Hart employed the distinction to argue that there is a considerable entrepreneurial dynamic present among the urban population in developing countries.

In order to analyze the dynamics of the informal sector, several attempts have been made to distinguish the informal from the formal sector. Some studies have emphasized differences based on employment status, with self-employment as the dominant characteristic of the informal sector, and wage employment of the formal sector. Others have focused on the nature of economic activities, differentiating the sectors according to their types of activities. With regard to the informal sector, these include activities ranging from illegal activities carried out in the streets to small-scale enterprises connected to the formal sector\textsuperscript{75}.

Roberts (1995) differentiates the informal from the formal sector by focusing on the social relationships regulating the informal sector. These are based on trust between employers and employees and generated by kinship and community relations. A second characteristic of the informal sector is, according to Roberts (ibid.), its function of providing easy entry jobs into the labour market.

In spite of recognizing that there are linkages between the formal and informal sector, as mentioned above, and that the informal sector involves various different activities, I will argue that it is still useful to employ the designation informal sector in terms of activities which are not affiliated with contract-based employment, and which are characterised by "trust" between employers and employees.

Studies of the informal sector in Dhaka

Even though a number of studies of the informal sector have been conducted in Third World cities, generally speaking, these studies have been oriented towards economic aspects only. Consequently, activities performed by women such as household work, exchange of goods etc. are left out of the analysis. The majority of the empirical analysis of the informal sector has also tended to focus on the head of the household; the male members' affiliation to the informal sector.

\textsuperscript{75} This finding led Hart (1973) to subdividing the informal sector into two further sectors, the first including "informal legal" activities, such as small-scale commerce and personal services, the second comprising "illegal" activities such as petty theft and prostitution.
This is also the case in Bangladesh, where the majority of studies of the informal sector are constrained by this focus. However, in general, relatively few details exist regarding the present informal sector enterprises in Dhaka.

The first study analysing the informal sector activities in Dhaka was done in 1979 by Amin (Amin, 1981). Amin examines the characteristics of informal enterprises and their employees. According to Amin's findings, entry into the informal sector is not as easy as assumed by e.g. ILO. Amin concludes that informal enterprises generate employment at a low capital cost, provide income and accumulate capital. However, one shortcoming of the study is the lack of an analysis of the relationship between the formal and informal sector.

Another study in this context is "Making it on the margins: An analysis of the performance, growth and potential of the enterprises in the informal sector in Dhaka" by Abdul-Quader, 1985. This study focuses on the functions and the performances of the informal sector, concentrating on manufacturing and repairing enterprises in Dhaka. The study also examines informal-formal sector links. Abdul-Quader (1985) concludes that formal and informal enterprises are highly integrated, and this relationship causes constraints on the development of the informal sector. However, the study is only concerned with informal enterprises, characterised by employing mainly male workers.

The last studies I will mention concern women in the labour market. First, "Women in Urban Informal Sector", by Salahuddin, et al, 1992, which is an important contribution, as there has hardly ever before been any study of this type. The study outlines the working conditions of women employed in the informal sector. Besides basing the study on secondary data, the primary data are collected from four slum areas of Dhaka (Mohammadpur, Nilkhet-Palashi, Khilgaon and Kaloor Bastee). Second, "Employment and occupational mobility among women in manufacturing industries of Dhaka city: Bangladesh", by Majumdar, et al, 1993. This study focuses on the occupational mobility among women employed in the manufacturing industries, employment structure.

76. The enterprises were categorized by the number of employees. Establishments which had more than 10 people and/or registered with the directorate of industries were not included in the final list of informal sector enterprises. The final list comprised 1729 establishments, of which 1235 were manufacturing enterprises, 317 repairing enterprises, 90 manufacturing-repairing types and 87 were processing or other types (Quader, et al, 1985, p.84).

77. The survey area was selected on a purposeful sampling basis, where there was a high concentration of women working in the informal sector in a variety of occupations.
and working conditions.

Besides referring to the above mentioned studies, I will also introduce minor studies and draw on their conclusions. In studies of the informal sector, it is important to emphasise whether the studies are based on enterprises or on low-income settlement areas. I will concentrate on the part of the informal sector which is important for slum and squatter dwellers. Also, I will introduce the employment structure among women within the formal as well as the informal sector.

**Informal sector activities**

In Dhaka, the size of the informal sector based on 1973 occupational data is estimated at 57% of the city's total employment. In 1981 and 1988 it was estimated that 64% and 75% of the employed people in Dhaka were engaged in the informal sector (Amin, 1989, p. 454).

In Dhaka, the growth within the informal sector activities has occurred at surprising rates. Previously, informal sector activities were mostly limited to certain products and certain groups of people, but recently this has expanded to many different areas and it has become the only source of employment and income for a large number of migrants and city dwellers alike.

In Dhaka, the informal sector is extremely diverse; Amin (1987) has identified 230 different activities (ibid, p. 612). It includes both personal services, including those tied to households or public transportation, but also well as retail sales, manufacturing, repairing, construction and distribution activities.

**Trading activities** take place in the street and also from well-established stores. Petty trading has become a major part of

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78. This study was carried out in 1979. Seven areas of Dhaka, known for their concentration of informal activities, were selected and basic information was compiled in 418 enterprises which met the following criterion: enterprises that employ fewer than ten workers (including the owner) and that met at least one of the following additional criteria: the enterprise was not registered under the Factory or Commercial Enterprise Establishment Acts, it operated in an unauthorized location, or it was located in a temporary structure or in a person's home or backyard. The information on the enterprises was used for classification. The two principal variables are: type of activity and size. Two separate samples were selected for construction and transport activities since these are not location-specific. Altogether the survey covered 437 enterprises and 790 employees (Amin, 1987, p. 612).
informal activities. Trading can be categorised into three sections: first, traders who sell goods from door to door, second, trading from street corners or pavement vendors and finally, those who have managed to open their own stores.

The manufacturing activities are concentrated in certain parts of the city. As most of these establishments operate illegally in terms of government regulations, they perform their production from inside residential neighbourhoods where authorities will be less able to locate the establishments.

The transportation system is a very important part of the informal sector. The cycle-rickshaws employ a large proportion of the urban labour force. In Dhaka alone, there are approximately 100,000 rickshaws. Since each rickshaw requires at least two drivers who work in shifts, this activity employs 200,000 people in the transportation system.

Construction workers are not permanently employed, rather they work on a daily labour contract basis. Finally, a large number of people are employed in the service sector as domestic servants, and as hotel and restaurant workers.
Table 5.1. Selected production activities within the informal sector and the share of total informal activities (%) (1979).

<table>
<thead>
<tr>
<th>Production activities</th>
<th>Share of total informal activities (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Trade</td>
<td>37.3</td>
</tr>
<tr>
<td>Service</td>
<td>15.3</td>
</tr>
<tr>
<td>Manufacturing</td>
<td>24.7</td>
</tr>
<tr>
<td>Construction</td>
<td>11.4</td>
</tr>
<tr>
<td>Transportation</td>
<td>11.4</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>100.0</strong></td>
</tr>
</tbody>
</table>


Dominant activities in the trade sector are the selling of clothes (including imported, second-hand articles) food, betel and cigarettes and business in second-hand items (ibid., p.612). Repairs of all kinds account for two-thirds of the service enterprises (ibid.). Tailoring (31%) and various forms of metalworking (28%) are the two most common manufacturing activities (ibid).

In construction activities, manual labour work such as masons’ assistants and brick breaking are common. Jobs that require some skills, carpentry, painting, masonry and plumbing, account for only 22% of all construction activities (ibid., p.613).

Rickshaws account for half of the sample in the informal transportation system. Three-wheelers (tempos), push carts and bullocks (alternatives to modern truck services) together account for the other half (ibid.).

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79. The data is based on a survey carried out in 437 enterprises in 1979. The enterprises were selected on the following criterion: Less than 10 employees per unit, and one or more of the following conditions should be fulfilled: the enterprises should be located in non-permanent locations, the enterprises should not be registered by the authorities and the production should be located in a private house or nearby.

80. A more recent survey carried out by CUS indicates the following figures estimating the percentage of various production activities within the informal sector: transportation 30%, trade 19.6% and construction and manufacturing enterprises 18.1% (CUS, June 1988a, p.41). The differences in the figures are due to different data on which the surveys were based. As argued previously, significant differences occur if the sample size is selected within slum and squatter settlements or in Dhaka.
It should be stressed that the table does not indicate dominant activities among women in the informal sector.

**Employees within the informal sector**

The table below indicates the employment status of urban informal sector workers and the urban formal sector.

<table>
<thead>
<tr>
<th>Employment status</th>
<th>Urban informal sector workers (%)</th>
<th>Urban formal sector workers (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-employed</td>
<td>32.5</td>
<td>30.6</td>
</tr>
<tr>
<td>Employees</td>
<td>12.5</td>
<td>6.8</td>
</tr>
<tr>
<td>Hired labour</td>
<td>36.0</td>
<td>57.7</td>
</tr>
<tr>
<td>Family labour</td>
<td>19.0</td>
<td>4.9</td>
</tr>
</tbody>
</table>


It should be noted that the self-employed group includes hawkers, petty traders, repair workers, shoe shiners etc, and also construction workers (who are hired on a daily basis) and transportation workers (who do not possess their own vehicles). To be more accurate, these categories of informal sector workers should be categorised as employees.

A comparison of family labour proportion in the two columns shows that the informal sector has almost four times the number of family labour than the formal sector. The proportion of self-employment in the informal sector appears to be only marginally above that of the formal sector.

As the percentage of employers in the informal sector is higher than their corresponding proportion among the formal sector labour force; and as only 36% within the informal sector are employees this indicates that enterprises within the informal sector operate in small units.

Within selected branch activities, the percentages of self-employment were as follows; trade (65%), service (35%), manufacturing (22%) and construction (98%) (Amin, 1981).  

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81. The figures are based on a study conducted by Amin, 1982,
Within the transportation sector, 86% of the workers were self-employed (ibid., p.85). It should be emphasised, however, that the percentage of self-employment within transportation is misleading, as it is assumed that rickshaw pullers own the rickshaws themselves. This is not the case, however, as only 28% of rickshaw pullers owned the rickshaws themselves, while 14% were part owners, and the rest (55%) rented the rickshaws (Amin, 1981, p.83).

Formal and informal sector linkages

Urban low-income groups contribute significantly to the whole urban economy (Amin, 1987). This statement contradicts the assumption proposed by the marginality theories stating that urban low-income groups are marginalised in the sphere of production. An indicator of the contribution of the low-income groups to the urban economy is the linkage between the formal and the informal sector. It is mainly this linkage which will be examined in this section.

The informal sector's linkages to the formal sector establishments are both direct and indirect. In some cases, the informal enterprises buy production inputs directly from the formal sector enterprises and then sell the finished goods back to the formal sector enterprises. In other cases, however, the goods are produced in the formal sector, after inputs have been bought from the informal sector.

The informal sector enterprises also produce goods for consumption and intermediate goods for the larger formal sector enterprises. When the goods are produced for consumption, the informal sector enterprises sell these goods either to similar informal sector retail outlets or to large formal sector wholesale or retail enterprises or to both, depending on the type of product. When the informal sector enterprises produce intermediate goods for formal sector enterprises, subcontracting by formal enterprises is not uncommon.

Abdul-Quader, 1985 concludes that the informal sector enterprises play a major role in providing goods and services to the consumers. Among the enterprises selected in the above mentioned study, a large proportion have direct or indirect linkages with the formal sector establishments. Depending on the type of products, certain establishments have forward linkages (the informal sector produces goods supplied to the formal sector) and others have backward linkages (the informal sector utilizes inputs produced in the formal sector) with the formal sector. The nature and extent of these linkages also vary according to the type of products.

Abdul-Quader, 1985 concludes that since the informal sector must rely on formal sector enterprises, they are in a subordinate position. The reliance limits their possibilities of further growth and accumulation within the sector. This is further
accentuated because the informal enterprises have very little choice in terms of the suppliers of inputs (ibid., p. 223). This is because the informal sector enterprises do not have import licenses, which usually involve having a good cash flow and access to the licensing authority. Consequently, dependence on the formal sector enterprises makes them vulnerable in terms of their existence and growth.

In Dhaka, only a very small percentage of the enterprises receive contracts from large formal sector enterprises. About 13% of the enterprises mentioned received contracts from the formal sector (ibid., p. 238). These contracts included mostly direct or indirect contact through a middleman to supply goods and services.

Another study (Khan, et al, 1988) found that only 15 out of 100 producers selected within the informal sector received raw materials from formal sector enterprises. About 3/4 of the informal sector enterprises bought raw materials from other informal enterprises, which subsequently had relations with the formal sector. The conclusion is that within the selected informal enterprises, there was a strong relationship (although informal) between the formal and informal sectors with regard to forward linkages.

It is a common assumption that informal sector enterprises are involved in the production of goods and services catering for the lower-income groups in urban areas (e.g. ILO, 1972). However, in Dhaka, Abdul-Quader, 1985, found that the informal sector manufacturing and repairing enterprises are engaged in producing goods and services which meet the needs of both the lower-income groups and the middle-income groups (ibid., p. 229).

Access to the informal sector

According to several studies, (e.g. ILO; Robert, 1994), one important characteristic of the informal sector is ease of entry. It is argued, that due to the absence of formal skill requirements and to small scale operations, it is easier to enter the informal sector. Again, it is difficult to generalise within the informal sector and it is necessary to differentiate between the various activities.

Abdul-Quader's study (1985) concludes that with regard to entrepreneurs' severe constraints, such as capital and skill requirements, it is difficult for urban dwellers to become self-employed. This study emphasises that the absence of formal credit

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82. Those 100 producers do not constitute a representative sample of small sized producers in Dhaka.

83. See Bienefeld, 1975.
facilities leaves the informal sector entrepreneurs dependent on personal resources (ibid., p.121). Thus, loans from friends and relatives are very important, 37% of the respondents had loans from friends or relatives as one of their main sources of capital, and 42% had to sell and/or mortgage private property in order to obtain capital (ibid., p.121-122). In addition, personal savings are also crucial for providing investment capital.

Even though there are no formal skill requirements for an individual to become self-employed, experience in similar enterprises is a determining factor for establishing a business. The majority of entrepreneurs emphasised that working as apprentices helped them to acquire the necessary skills and training in order to start their own business.

Compared to workers within the formal sector, the informal sector workers are generally less educated (Amin, 1987). Only 17% of the informal sector workers have attended secondary school, while amongst those employed in the formal sector the percentage is five times higher (87%) (ibid., p.615). A sizeable proportion of the workers (self-employed as well as employees) in the production and service industries were apprentices (31% and 22% respectively) before they started their own business or were employed. However, within sales, construction and transportation, the majority of the workers possessed few or no skills at all.

My own study confirms that it is very difficult for the slum and squatter dwellers to get access to work. Considering the requirements of capital and/or skill it is even more difficult for women compared to their male counterparts to get access to the informal sector. I will elaborate on this issue later in this chapter.

The respondents in the present study emphasised that the help of friends/relatives is crucial in finding a job, thus stressing the importance of "personal introduction" in the job market in the city (see also Huq-Hussain, 1995). The importance of social networks is confirmed by Hossain, et al, 1990, who concludes that the majority of workers found their work through a relative. Kinship and locality of origin, according to Hossain, play an important role in the recruitment of jobs, especially in establishments where there are no stringent selection criteria (ibid., p.60).

The same conclusion is achieved by Majumdar et al (1993) stating that 73% of female workers and 67% of male workers were recruited through friends and relatives. The ILO study, which is limited to the manufacturing industries in Dhaka, indicates that it is not only within the informal sector that social networks are of importance.

The importance of social networks within the informal sector, in particular, is not surprising, taking the characteristics of the informal sector into consideration. As the informal sector makes use of employees without any formal contract, the trust between employers and employees has to be generated through other means,
and that is by kinship and community relations. In addition, the relationship between the employers and the employees fulfils another purpose, namely to conceal the poor working conditions and low wages of the informal sector.

5.3. Income possibilities for low-income groups

The minimum basic monthly wage of employees given in 1973, 1977, 1981 and 1985 were Tk. 130, Tk. 225, Tk. 500 and Tk. 900 respectively (Majumdar et al, 1993). These figures should be compared to the basic amount which is necessary for a family of 6 people to survive. During the end of the '80s it was found to be Tk 2600 per month (MOL, 89 from CUS, April, 1990).

In 1989, it was estimated that 20% of the households in Dhaka had an income of less than Tk. 500, 38% had a monthly income of Tk. 500-100 and 34% between Tk. 1000-2000 per month. The last mentioned category involves rickshaw pullers and small businessmen. Only 8% of the households had a monthly income of more than Tk 2000 per month (MOL, 89, from CUS, April, 1990).

The wage level exposes unequal payments for male and females. According to the study of ILO, 43% of female workers earn less than Tk 900 per month, whereas only 12% of male workers earn this amount. In the garment industry, the ILO study shows that the average income of a female worker is half that of the male worker (Majumdar et al, 1993, p.22). These differences obviously arise because of the concentration of women in low-paid jobs.

The household income in Dhaka is very low within the formal as well as the informal sector. According to a study done in 1987, 70% of the population in Dhaka are classified as poor, and 40% as extremely poor (Khan, et al, 1988). So even if one concedes the myth that women’s wages merely supplement the family income, recent economic trends in Bangladesh demonstrate that income from women has become imperative to the family for its survival (Hossain, et al, 1990, p.34).

The majority of households generally base their income on more than one income earner. From Khan’s et al study (1988) it appears that 36% of the households supplement their income through other household members. However, this relatively small percentage should be regarded with some reservation. Information given by the respondents could be problematic, as they did not want to clarify women’s work and/or interpreted income only as wage labour.

My own studies clearly indicate that, among slum and squatter dwellers, it is common that more than one person of the household contributes to the household economy. The majority of the respondents stated that women and young adults work. This is also evident, taking the low wage level into consideration, it is necessary to have more than one income for a family to reproduce
themselves in the city.

The interviews conducted in this study also show that irregular employment is very common. The majority of respondents employed within the informal sector did not have a regular income, either because they were engaged as day labourers, or because working conditions (e.g. rickshaw pullers) made it difficult to work more than 6 hours a day (see below).

There are significant differences between formal and informal sector employees regarding working conditions. Wage labourers within the formal sector have, on average, a working day of 7-8 hours, and for informal workers it is 12.5 hours a day (except rickshaw pullers). Furthermore, the formal worker has a day off during the week, and also holidays. Even though the income of the informal sector workers seems relatively high compared to the formal sector workers, they regularly have to give pay-offs to groups or individuals, who "take care" of their business. According to Islam’s study, only 12 out of 100 enterprises had not paid illegal contributions (Khan et al, 1988, p.124). Furthermore, political repression is not uncommon.

The working conditions characterizing the informal sector workers can be illustrated by rickshaw pullers who constitute a substantial part of the informal workers within slum and squatter settlements. The majority of rickshaw pullers do not own the rickshaws themselves. They hire the rickshaws for half a day from the owners and pay a definite pre-determined amount of money to the owners. In the present case the pullers pay approximately half of the profit a day to the owner (30-50 Taka). The majority of rickshaw pullers worked for one shift only, the duration of which was 4-7 hours a day, and they worked approximately from 6-9 months a year (own interview).

Since the work is extremely hard, it has a negative effect on their health. In the short term, it was mentioned that frequent illness, one week’s illness in a month, was quite normal. Furthermore, severe health problems such as chest diseases are also a consequence of this hard work, and this prevented rickshaw pullers from having other jobs.

Rickshaw pullers stated that they had to pay bribes of about Tk 100 for a new driving license, and for its annual renewal. Non-possession of a rickshaw driving license is a punishable offense, and the traffic police check whenever there is a traffic rule violation. This again means that bribes are given.

**Employment mobility**

For most urban dwellers, employment in the informal sector is not regarded as a temporary post before being able to find employment in the formal sector. According to Amin’s (1987) study, 77% of the self-employed group in the informal sector expressed a preference for continuing to be self-employed within the informal sector. According to Amin’s (1987) study, 77% of the self-employed group in the informal sector expressed a preference for continuing to be self-employed within the informal sector.
sector, 73% wanted to expand and improve their business and 80% had undertaken new investments. In contrast, only 22% of the respondents showed an interest in wage or salaried jobs in the formal sector (Amin, 1987, p.619). However, the last mentioned was more than double in the case of employees. A similar contrast between the two main labour groups of the informal sector is observed in their motivation with respect to their current employment. While 26% of self-employed group are looking for a better job, the percentage is 61% for employees. 80% of construction workers expressed a preference for a regular job in the formal sector, while only 2% were content to continue working in their present occupation. In identifying the reasons for their dissatisfaction, the majority stated employment insecurity or instability as their main concerns (ibid., p.619). Furthermore it should be mentioned that the self-employed within manufacturing, trade and service have a higher income compared to day-labourers and wage labourers in the formal sector.

The possibilities for rickshaw pullers to improve their income is illustrated by the following: "My husband is a rickshaw puller, and my son also occasionally works as a rickshaw puller. My husband does not own the rickshaw himself, therefore we pay 150 Taka weekly to the owner. Our profit is also 150 Taka per week. The owner has told us that if we are able to pay 6000 Taka we will be the owner of the rickshaw. There is no time limit to pay the money, but we have only paid a total of 300 Taka and will never be able to pay 6000 Taka. The owner himself only invested 3500 Taka when he bought the rickshaw".

Consequently, it is very difficult for rickshaw pullers to advance in terms of improving their income. The working conditions make it almost impossible to increase the income by having more occupations, as well as the low wage level does not provide the pullers with saving possibilities.

Among the rickshaw pullers, a study concludes that most of the respondents were eagerly trying to change their present situation. They wanted to enter into business, agriculture, office work, taxi driving etc. (Siddiqui, et al, 1990). About 30% were saving money to buy land so that they could return to agricultural work. Another 25% were putting aside money to obtain driving licenses for taxi. Finally, 20% were saving money to set up a business (ibid., p.275).

A substantial part of the respondents in the present study

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64. A study conducted at the end of the '70s concluded that the average income of the self-employed is more than double the minimum wage in the formal sector (Amin, 1981).

65. This attitude among rickshaw pullers is different from the conclusions of other studies (including my own) that very few urban dwellers want to go back to their villages. The discrepancies may be explained by the fact that the wives of the rickshaw pullers are still living in the villages.
emphasised education as a means of getting a better job, although they do not know how they can afford education. In reality for dwellers with semi- or unskilled work the possibilities of advancing are very limited. Higher positions demand an educational level far beyond that attained by the poor. However, the dwellers are content with secure, stable employment in the city; their meagre resources in education as well as in savings do not encourage them to aspire realistically but only in fantasy to any great advancement.

5.4. Women in the labour market

In most areas of the world, women’s participation in remunerated labour has always been lower than that of men, mainly because of their greater share of reproductive work, particular domestic work and child care. This aspect of the sexual division of labour has obviously restricted women’s possibilities of getting engaged in wage-earning activities. However, recent trends indicate changes in both the nature and visibility of women’s employment.

Even though it has been recognised that women, generally, possess a subordinate position in the labour market in terms of income and employment status, I have suggested that women’s involvement in the labour market may change the status of women, increasing women’s room for manoeuvre.

Broadly speaking, the arguments proposed explaining women’s subordinate role in the labour market have emphasised the following: cultural and ideological factors influencing the normative role of women and men in a given society. A second set of factors can be related to the nature of women’s domestic role and a range of practical constraints operating at the level of the household, which makes it difficult for women to enter the labour market on the same conditions as men. Finally, actions and attitudes of employers and the state, which refers to the institutional framework of labour relations.

I will analyze the strategies adopted by the women in order to cope with the constraints they face in the urban labour market. In order to do so I will study women’s employment status at the labour market. In order to assess the likely changes in the status of women (changed gender relations) the following indicators have been employed: the advantages or disadvantages

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66. This section differentiates from the previous one, in that it integrates women employed within the formal sector.

67. I am aware that other indicators could have been employed, e.g. discrimination, level of education and working conditions in general, just to mention a few.

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in terms of employment status; socio-cultural factors determining women's participation in the labour market; and finally the attitude of the women themselves.

**Women employed in the formal sector**

As Dhaka became industrialised there was an increased demand for labour, but women did not enter in significant numbers. The women were found mainly in home-based production; particularly in rice processing or handloom weaving (Majumdar et al, 1993).

The slow rate of industrialisation after Independence in 1947 obviously did not offer any significant opportunities to introduce women into the labour market. Nor were the pressures strong enough in the rural areas to push them into urban migration and employment. The women continued in traditional occupations within the domestic mode of production (Hossain, et al, 1990). As men merged into the urban labour force, women's work remained within an obligatory system wherein they provided unpaid service to the family or worked as domestic workers.

Women's participation rate in the labour market was therefore not surprisingly low. According to the Statistical Year Book of Bangladesh, the participation rate for males and females respectively were 88.9% and 4.3% in 1981. This low employment rate has been contested because it underestimates agricultural labour, domestic services and other forms of informal labour expenditure. In 1992, the participation rate of women was calculated to be 41% of the total labour force (Human Development

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88. Women have always played significant roles in the handloom industry, mainly in the pre-weaving phase of production.

89. Hossain, et al, 1990, gives an excellent historical description of the women's role in the labour market in Bangladesh.

90. Defined as the proportion of the population who is working or is willing to work. The Bangladesh census defined working age population as all people aged 10 years and above, and, the economically active segments as those who are working for wages or salaries.

91. The economically active population of Bangladesh does not accurately expose the actual nature and extent of people's economic activities. Especially in the case of women, most of the productive activities are performed within the household and no records are available. Moreover, the situation is further complicated by the absence of stable wage employment, as people are usually engaged in part-time work or short contracts.
Report, 1994), which indicates a significant increase in women’s involvement in the labour force. Nonetheless, Bangladesh does have one of the lowest female employment rates in the world (Beneria, et al, 1992). This low rate has been interpreted as a legacy of Islam, where women’s productive contribution remained hidden in the household or bari.

The industrial sector provides employment for more than 30% of the total female labour force (Majumdar et al, 1993, p.1). Approximately 70% of the female urban workers are found to be employed in the textile, weaving and leather industries (ibid., p.2). Findings of a recent study (Chaudhury and Paul-Majumdar, 1991 from Majumdar et al, 1993) estimate that 65% of the workers employed in garment industries are women. Women are working mainly as helpers, machinists and, less frequently, as supervisors (Fawsi El-Solh, Camillia; Mabro, Judy; 1994, p.166).

A further trend is that female labourers are moving into the service sector as well. In 1974, the service sector provided employment for only 5% of the total female labour force, while in 1986, the same sector provided employment for 9% of the female labour force (Majumdar et al, 1993, p.8).

The employment status of female workers differs from that of their male counterparts (ILO, 1993). The majority of male workers are regular employees, but for the female workers the proportion of regular employment is only 56%. A large number of female workers are employed as casual/contract workers (41%), and the corresponding figure is much lower for male workers (16%). This trend is confirmed by Akhtar (1985) who maintains that the majority of women are engaged in the “putting-out” system.82

Another indicator of stable working conditions is to possess a written job contract.83 According to the ILO study, about 39% of female workers and 27% of male workers reported that they do not have a job contract. Of the female workers 49% had written contracts, while the figure was 57% for males (Majumdar et al 1993, p.33). This is due to the nature of the industries employing women. They often require a flexible market in which labour can be easily employed when wanted and easily be disposed of when not wanted (ibid., 1993; Fawsi El-Solh, Camillia; Mabro, Judy, 1994). There is a demand for young single women, in particular, who are willing to give undivided attention to their work without constant anxieties about their husbands, their in-laws or their children (Fawsi El-Solh, Camillia; Mabro, Judy, 1994).

82. Women are provided with inputs, which they manufacture at home.

83. A study done on garment factories, rice mills and construction work showed that, in at least four instances, a male worker was given a contract while women workers were not, even though they were employed by the same establishment (ibid., 1990, p.61).
The largest proportion of the young women recruited in these firms are women who work for an industrialist who comes from their home village. The entrepreneurs often return to their family village and recruit the daughters of their village kin, assuring them that they will be protected once they arrive in Dhaka (Beneria, et al. 1992). This recruitment strategy has contradictory effects for the female workers. On the one hand, they tie women to forms of obligation and social control that establish new forms of subordination and domination, such as pressures placed on female workers not to join unions. On the other hand, such connections provide women with an opportunity for employment previously denied them.

Female workers are aware of their poor working conditions. In depth interviews exposed deep resentment about irregularity in payment of overtime, especially in the garment industries where overtime is a regular occurrence. In construction work, it is found that middlemen try to keep a cut for themselves by paying especially female workers a lower rate than originally agreed upon (Hossain, et al., 1990, p.69). In the present study the women also stressed the difficulties of overtime in terms of leaving the factory in the evening. This is not only due to security reasons it also violates cultural norms.

Women employed in the informal sector

In a study of the labour force and the organisation of the informal sector in Dhaka, Amin (1982) found that female participation within the informal sector labour force appeared to be very low. Only 13 out of 790 respondents in this sample were women. However, more recent figures state that in the urban areas of Bangladesh the majority of low income females living in slums are working in the informal sector.

This trend is confirmed by Salahuddin’s et al., 1992 study of four slum areas of Dhaka, where an overwhelming majority of both men and women were found to be in various informal sector jobs.4

According to this study the majority of women are employed as wage labourers (68%), and only around 15% are self-employed, while 17% work as family labour. Even though it is not possible to compare the employment status of women with the employment status of informal sector workers in general, as outlined previously, it is reasonable to indicate some trends. The percentage of self-employed female workers in the urban informal

4 The data was collected from four slum areas of Dhaka city, namely, Mohammadpur, Nikket-Palashi, Khilgaon and Kaloor Bastee. The survey areas were selected on purposive sampling basis, where the concentration of women working in the informal sector in a variety of occupations was high. The respondents, however, were selected by using a random sampling method. The data was collected in 1990.
sector must be considered low. On the other hand, the proportion of hired labourers is much higher than the general figures indicate.

Women within the self-employed category are engaged in a variety of activities such as vegetable growing and selling, fish vending, shop keeping, paperback and rice cake selling (ibid., p.58). Within the hired labour category, most of the women were employed as domestic workers (Huq-Hussain, 1995). Other respondents were engaged in activities such as water carrying, factory work, sweeping and jute bag making (Salahuddin, et al. 1992).

Relatively few women were engaged in the family labour category. The majority of these women assisted their husbands with shopkeeping. Another substantial part prepared food items and raw vegetables for the market (ibid.).

The majority of women in the present study areas are engaged in occupations such as domestic work, wage labour in garment factories and self-employment selling various products at the market. The tasks of women working as domestic workers involved work in kitchens, washing clothes, cleaning etc. Most of these jobs are part-time jobs, therefore, it is possible for the women to have more than one job at the same time.

The majority of the women in the present study, engaged as domestic workers, were also employed less than full-time. Some of these women were in a position to increase their amount of work if circumstances required it. This is exemplified by the case of one woman whose income represented 100% of the household budget at the time of the interview. She was a domestic worker and had held various part-time jobs until her husband became unemployed. She therefore took more jobs as a domestic worker, poorly paid but the only alternative to starvation.

The preference for domestic services was clearly influenced by the women's previous social roles in home based agricultural and domestic production systems in the villages, which gave them the confidence to undertake domestic work. Furthermore, as indicated above, this kind of work is characterised by flexibility.

The women working within the informal sector as self-employed or wage labourers were engaged in various types of activities such as: making paper bags, making ropes, cooking rice or cakes for selling and grinding spices for restaurants. Another group of women was involved in embroidery getting orders from stores etc. The preference for these jobs was obvious because of the flexible working hours and because most of these activities are home based, women could work at the same time as performing their household chores. Interestingly enough, many of the women in the present study did not consider such work productive because they worked within their home, and consequently considered it as part of their household responsibilities.

According to Salahuddin's et al study (1992), most single and divorced women are wage employed workers, while married respon-
dents are mainly found in the family worker category. Among the few self-employed, married, separated or widowed women are found. Salahuddin (ibid.) considers married women's chances of becoming self-employed better than those of unmarried women, since it is highly likely that husbands will assist their wives in finding the capital required for starting a business.

As already mentioned, it is highly recognised that women's contribution to the household in terms of a salary is a necessity for the household to survive. According to a World Bank study (from Huq-Hussain, 1995a) the income of females contribute one-fourth to one-half of family incomes. The data from the present study support this idea that women's wages contribute significantly to the household economy. In general, the data show that wives' wages are secondary only in the obvious sense that women's wages are lower than those of their husbands.

The work histories of the respondents indicate two dominant categories of women entering the labour market. First, women who enter the labour market after marriage, and usually after the birth of their children, and they are likely to remain in work. Second, women who enter the labour market in response to the death or departure of the main breadwinner in the household, and they usually remain in work thereafter.

The first category mentioned is common among women who find themselves obliged to seek work due to the pressure of economic circumstances. The majority of these women had taken the initiatives themselves to enter the labour market. In many cases this involved overcoming resistance from their husbands/family.

The findings from the present study indicate that having once entered the labour market the women are not likely to withdraw from it, even though they themselves see employment as a temporary phenomenon. The women mentioned that they did not see any reason why they should leave work, especially after their husbands had accepted the new situation. The interesting point is the fact that the women were able to overrule the objections from their husbands or family members. In many cases the women did not inform their husbands of their decisions to enter the labour market, until they had already secured a job so that they could negotiate from a position of fait accompli.

The second group, was evidently forced to take wage employment on a more permanent basis. Women who were deserted or divorced faced a very hard time. Most deserted women had not undergone any formal divorce proceedings and were not getting any support from their former partners. But while paid work was seen as a forced response to a tragedy or unfortunate circumstances, not all women found it negative once they got used to it. One widow emphasised that employment had enabled her to achieve financial independence where otherwise she would have had to rely on a husband taking care of her earnings, and that the work gave her a sense of worth, confidence and freedom (I will come back to this discussion in the next chapter on women's status within the household).
Generally, women are more satisfied with their jobs compared to men. While "no alternative employment exists" was stressed as the main reason for job satisfaction by the male workers, the female workers emphasised "earning money" (Majumdar, et al, 1993). It does not mean that female workers thought their salary was good, but rather that they were pleased because they were earning money at all (ibid.). According to Bossain, et al, 1990 it has become part of the working women's fate to think she is lucky to be allowed to work for any wages at all. The most significant factor contributing to resentment, however, is job insecurity.

The majority of women enter the labour market for economic reasons. However, it is obvious taking the cultural environment into consideration, that economic needs may be the only reason compelling enough to justify a break with cultural norms. A study conducted by Kabeer (Fawsi El-Solh, Camillia; Mabro, Judy, 1994) emphasises that within the broad category of women working in garment factories, there was a variety of motivations which reflected the class, material and social backgrounds of the women. In the present study, all the respondents have the same material background, therefore it is not possible to derive different motivations based on material background.

However, disaggregating the concept of economic needs may help to clarify the kinds of motivation which lay behind entering the labour market of different social categories of women.

First, there were those for whom employment was simply a survival strategy for themselves and their dependents. The issue of choosing to work was not meaningful. They had to work due to sudden catastrophe within the family - the death of the breadwinner etc.

Second, women for whom an income was part of the broader income-earning strategy of the household. Among this group, some women emphasised that they had selected work inside the settlement, as a compromise between their economic needs and their social role as mothers and housewives.

For both categories entering the labour market in the first place has to be considered basically a survival strategy. However, it is important to note, that once women are participating at the labour market, the motivation also includes social benefits, such as self-confidence etc.

**Social-cultural setting**

The meaning of the social-cultural factors attributed to women's work is obvious considering female seclusion and male honour in the Bangladeshi society, involving the constraints of purdah on women's mobility (see also Chapter 6). However, as emphasised by Kabeer (Fawsi El-Solh, Camillia; Mabro Judy, 1994) the focus on culturally-generated structures as the explanation for women's access to the labour market makes it relatively difficult to deal
with forms of behaviour which appear to go against the established culture. Furthermore, it offers limited scope for analysing the ways in which women have responded to changing material realities. In the following, I shall use some of the accounts given of the respondents to how they cope with cultural and social constraints.

For women in general, and female single-headed households in particular, the daily lives are very troublesome, as they also have to take care of the family. A respondent told me how she runs a shop, while at the same time looking after her children. In this case the shop is located in the front of her dwelling, which makes it possible for the women to keep an eye on the shop and perform household chores at the same time. However, other women do not have this possibility, and have to go to the market, or to a shop located far from their houses.

Working mothers employ a variety of arrangements for their children. Many women rely on neighbours to keep an eye on their young children or they make older sisters/brothers responsible for looking after smaller children. Women who are self-employed and work in their houses, also have to rely on neighbours when they go to the bazaar to buy material or deliver the finished products. Some cases were mentioned where women left their small children, or even babies, unsupervised if there was nobody to keep an eye on them. It is obvious that in most cases there are no fixed arrangements, which makes it difficult for women to leave their houses. The women least troubled by doubts of this kind were those who could leave their children in the care of a relative living in the same settlement.

The women were very conscious of the fact that they were obliged to negotiate a compromise between the social needs of their children and the financial needs of the whole family a compromise which is difficult to achieve and not always satisfactory in the end.

As one woman expressed it: "The main problem working women have is that they have to look after both the house and the children. However, if I do not have a job, I do not have enough money, and consequently, my home and my children will suffer in other ways".

The fact that a wife is employed does not usually mean that she has less responsibility for cooking, cleaning and child care as outlined above. However, a number of employed women expressed that while they did not realistically expect their husbands to do much housework, they did appreciate that they had an understanding attitude. By this they meant forbearing to ask for cups of tea at inconvenient times, not bringing friends unexpectedly and then asking the wife to cook for them etc. But, no matter how understanding the husband might be, for most employed women domestic work and paid employment combined are a heavy burden.

Furthermore, women who ventured to sell their products in the market place complained that they had to face hard competition
from the male settlers/vendors, who occupied the commercially advantageous spots. Women recounted that they were driven away from such places and, consequently, they had to sit at obscure corners located far from the main market crowds. Sometimes these women had to sell their products at a price lower than the market prices, not only because of the location, but also because they had to return home where other work awaited them.

As women, for various reasons as mentioned above, attempt to perform their work in or close to their houses, frequent and sudden evictions of dwellers from their place of residence cause disruption. This results in hardships for the women until they can settle down somewhere else and find another job or start their usual activity. Some of the women, particularly the domestic workers, related how they were dismissed because of their absence from work. These incidences were mentioned by almost all the women, wage earners as well as self-employed, as they had been common experiences for almost all the slum dwellers.

The present findings are confirmed by various studies (e.g. Salahuddin et al., 1992) concluding that the constraints for women in the labour market are not due to cultural factors as previously assumed. It does not mean that the role of purdah should be underestimated with regard to women’s access to the labour market (White, 1992). According to White (ibid.) purdah involves that the seclusion of women represents the cultural ideal. Women going out to work are an evidence of, and a factor contributing to, the low social status of their household. Partly because of this, women themselves will typically choose to work within their own houses, or in their neighbourhoods, if they have the opportunity to select.

The impact of social-cultural factors on women’s access to the labour market does not contradict the fact that an inadequate effective demand for women’s labour as well as obstacles within the labour market, lack of education, low levels of skill, domestic responsibilities and a lack of access to resources create important barriers for women’s entry into the labour market. And more specifically into occupations yielding higher wages or profit, such as highly paid skilled work, and other profitable enterprises in the informal sector, which are virtually monopolised by men.

One aspect, as outlined above, is the cultural perception of women in the labour market, reinforced by the labour market itself as well as by women’s social role in urban societies. Another important aspect is the women’s own perception.

The women in the present study were positive towards remunerated labour, even though it caused them a lot of trouble as outlined above. The most important factor mentioned by the women was that they contributed to the household economy, and thereby to an increased household income. Some also mentioned that they had got more self-confidence, and a stronger basis for self-esteem. Through a comparison with non-working women living in the same
community it is possible to conclude that entry into the labour market gives exposure to the ideas of their colleagues of both sexes, outward appearance and articulation of thoughts. The present findings are confirmed by an ILO study (Majumdar, 1993) indicating that very few respondents (women) had an unfavourable attitude towards their work. However, it is obvious that jobs were sought and secured by women for whom poverty, rather than personal choice and career, frames their employment interests.

I have assumed that the integration of women into the labour force might raise women’s status in society, and that consequently women’s room for manoeuvre will increase. However, in the case of Bangladesh, it seems as though women who enter the labour market do not necessarily dissolve gender inequalities. Rather, women typically enter the market on different terms than men. In general, women are employed in occupations which are characterised by a low wage level. Second, more women are temporarily employed compared to their male counterparts. Third, working women still have the main responsibility of the household tasks, which makes it more difficult for women to get access to certain jobs.

In Chapter 1, I argued that women’s participation in the labour market might change women’s room for manoeuvre. Studies tend either to view this process as having no impact on existing patterns of family-based gender subordination, or to emphasise that the very presence of a wage must have some impact on the situation of its earner, since a money wage is a form of power in itself (Afshar; Haleh, 1985)

**Women’s status in the household**

The purpose of this section is to discuss changes in women’s status at the household and community level due to an involvement in the labour market. This task is, however, very complex. First, there is the problem of deciding what constitutes a change of status at the household level. Much of the debate about the importance of waged work for women has been cast in terms of women’s access to and capacity to control resources which accrue to them through their individual earning power. Control is used here as a synonym for the capacity to make decisions regarding

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95. It is problematic to make any decisive conclusion on the attitude of workers, as the terms employed in the study, highly favorable, moderate favorable and unfavorable attitude are very diffuse. First of all the terms do not indicate whether it is the wage level, working conditions, or the social environment within the factory, or it might be other personal gains/disadvantages experienced by the actors involved. Consequently, the findings only indicate some broad tendencies.
the use of income (White, 1992)\textsuperscript{96}.

In this context I will operationalise changes in status as defined above, that is to say in terms of women’s access to and control over resources, involving control over their personal lives as well, and, related to this, women’s participation in the decision-making processes. Finally, I will analyse the reaction of the community towards working women.

The degree to which a woman controls her self-earned income is an important indicator of the level of her status in the household. According to Salahuddin’s et al study (1992) only 17% of the married women have control over their self-earned income. Husbands controlled their income in 53% of the cases and husbands and wives had joint control in 30% of the cases (ibid., p.92). Hug-Hussain (1995) concludes that the majority of working women receive payment “in kind”. Others get pocket-money, whereas it is the husband who administer woman’s income.

The pattern outlined above is in accordance with the present study where the majority of women did not have control over their self-earned income.

With regard to the decision-making processes, women stated that they have gained more influence on the decision-making processes; these include major purchases, the schooling of their children and obtaining loans. A majority of female workers in the present study thought that their position in the family had improved after being employed. In addition, women’s participation provides women with a certain security, if they should be left alone.

With regard to women’s control over various aspects of their personal lives; respondents in the present study stressed that they could not consider employment without the consent and support of their husbands and other members of the household. However, as mentioned previously, the women also stated that they did not automatically withdraw from the labour market if their husbands ask them to do so. It suggests that even though women still depend on their husbands, women have got more power to negotiate their dependence. This is also reflected in statements made by some of the respondents that they have got more self-confidence.

It seems as if working women interpret cultural norms and values in pragmatic terms. The idea of the altruistic mother is given new meaning by women who emphasised that they had entered the labour market for economic reasons, or with the purpose of improving the education of their children (see also Chapter 5).

Within the community a widespread attitude to women’s employment is a kind a conditional approval (it is right for women to work if they do the right kind of work and for the right reasons). As

\textsuperscript{96} White (ibid.) criticizes these attempts, among other things, for not considering the relationship between men and women, and for ignoring the societal context.
it has been found in several studies the degree of approval depends very much on the kind of work contemplated, and both men and women are likely to suggest that respectable work such as teaching etc. would seldom be condemned whereas manual work or domestic service could be approved of only as a last resort in the case of extreme hardship.

According to Hossain, et al 1990, the neighbours’ approval depends partly on the pay-scale of the worker and the resultant increase in the family income level/status. When women engage in wage employment outside their homes, they should expect neighbours approval mingled with pity, only when there is no other option for survival. If their work brings them a little higher compensation, pity evaporates and jealousy often manifests in the shape of social disapproval.

This is confirmed by one of the case studies describing a divorce case. Saleha went to the local committee in Mirpur to get a divorce from her husband. During several years Saleha had been exposed to domestic violence and serious threats from her husband. Saleha expressed the case as follows “I explained the case for the local committee but it was obvious that they were on the side of my husband”. At the meeting Saleha’s husband emphasised that he did not want Saleha to work, and that he could maintain his family properly without an income from his wife. Saleha’s husband claimed that family problems were due to his wife’s work, and that because of the work load, she was not able to take care of the family.

The women themselves were aware of the social disapproval of their conduct. Their responses varied between anger and shame, but they generally defended their actions by pointing to the necessity to survive, and to the failure of their husbands to provide them with the necessary goods and protection, as prescribed by Islam.

5.5. Conclusion

Previously I argued that a distinction between the formal and the informal sector is inexpedient. This argument has been confirmed by the discussion of the informal sector in Dhaka, which illustrates how the formal and informal sectors interact. Furthermore, I have stressed that the informal sector produces goods which are consumed not only by low-income groups but also by middle and high-income groups. These findings confirm that slum and squatter dwellers are integrated in the urban economy, both at the production and consumption level.

In addition, I have pointed to the problems inherent in the tendency to generalise about the informal sector. As stressed, it is essential to differentiate among the activities which characterise the informal sector.
The assumption that the informal sector is characterised by ease of entry (e.g. ILO) has been problematicised by referring to various activities within the informal sector in Dhaka. It is necessary to acquire a certain level of skill and economic resources to enter the informal sector. However, it is evident that employment opportunities within the informal sector depend on the activities concerned. Especially within the self-employed groups certain qualifications and economic resources are required. Within low-income groups, such as day labourers, employment opportunities are not determined to the same extent by the availability of the above mentioned resources.

In addition to skill and capital demands, employment opportunities within the informal sector are dependent on social networks. As described above, migrants arriving in the city are extremely dependent on relatives/friends in order to get access to the labour market. These relationships are reinforced by the characteristics of the informal sector based on a non-contractual relationship between the employers and the employees.

With regard to the improvement of income, the majority of dwellers do not advance in terms of income or improved working conditions. I have pointed to the following constraints on a consolidation of slum and squatter dwellers within the labour market: It is difficult for the dwellers to obtain both the necessary capital and the skills required to become self-employed, or advance as wage labourers.

In the beginning of this chapter I raised the issue of the impact of women’s involvement in the labour market on women’s room for manoeuvre. The latter involved women’s status in relation to advantages/disadvantages in terms of employment status, social-cultural factors and finally the women’s own perception. Taking the first element into consideration it is obvious that women enter the labour market on different terms than their male counterparts, and it is not possible to identify the potentials for women’s status. However, a more positive view is based on the conclusions on the subjective evaluation of the women themselves. Having an income has affected the self-image and perceived situation of many wage-employed women. Without diminishing the importance of women’s self-perception, which I will elaborate on in the next chapter, there are compelling reasons to be sceptical of the extent to which waged employment per se automatically affects women’s situation in a positive way.

Women enter the labour-market on different terms than men. Their capacity to compete at the market is constrained by their lack of access to resources, but also by the social relations, within which they are embedded in the household. The jobs into which women enter are typically poorly paid, the working conditions are poor etc. The segregation within the labour market based on sex, makes it difficult for women to advance to higher status jobs. Constraints such as the lack of demand for women’s labour force, lack of access to resources combined with women’s reproductive obligations constitute important constraints on women’s advancement within the labour market. From this follows that there are
grounds for suspecting that participation in waged work of this kind may operate to reinforce existing forms of gender subordination. On the other hand, women's participation in the labour market also implies that women are pushing up against the boundaries of institutionalised practices, by being in a process of redefining them through their accounts and practices.
As defined in Chapter 1 the socio-cultural context involves first, the socio-cultural setting and second, the social coherence within slum and squatter settlements. The former is crucial when analysing the slum and squatter dwellers' room for manoeuvre in general and the women's room for manoeuvre in particular. The analysis of socio-cultural processes can be undertaken at a number of levels. The broader contexts are dealt with very briefly in the following section. The main substance of this chapter is based on household structures and local power structures at the community level.

Social coherence refers to the social life within the settlement. The concept of social coherence was introduced to add a social dimension to the consolidation process.

In Chapter 1, I proposed the assumption that traditional household structures (read extended families) tend to dissolve in an urban context. It should be stressed, however, that there is no theory which can adequately explain or demonstrate if, and eventually how, household structure itself is modified and transformed by urbanisation (Brydon, et al, 1989).

Whatever the reason, empirical evidence suggests, that nuclear
households are often prevalent in urban areas. In the present study the majority of households within the study areas, consisted of nuclear families or single-headed households, and the majority of respondents came from an extended family background. The important point is to assess the impact of altered family relations on the basic functions of the household and on women's room for manoeuvre.

On this background, the discussion will focus on the following questions: First, how do urban households differ from rural ones with regard to their basic internal functions? and second, how do urban household structures respond to women's changing roles as described in Chapter 5. I will focus on women's status within the household in particular.

The analysis of social networks, local power structures and social life at community level is based on the idea of the importance of the community as discussed in Chapter 3. In addition, the discussion is relevant for the potentials of the emergence of a community based collective organisation.

In short, the chapter will concentrate on the socio-cultural context within which slum and squatter dwellers reproduce themselves. In order to understand and explain the impact of a changed socio-cultural context on slum and squatter dwellers' everyday life, it is necessary to look into the dwellers' experiences from their previous rural settings.

In order to analyse the socio-cultural context, I have confined myself to focus on the household/community level. It is obvious, however, that Islam in particular has an ingrained and overwhelming influence on the values, norms and life styles of people in Bangladesh. Therefore, I will give a very brief introduction to Islam.

6.1. Islam

The integration of Islam into the Bengali culture has traditionally been characterised by the separation of state and religion. During the pre-independence period, Bangalis were known to be devout but relaxed about their religious beliefs. However, this more liberal interpretation of Islam did not mean that women were relatively more mobile in Bangladesh than in other Islamic countries. It only suggests that civil rather than state forms of control have governed the behaviour of Bangladeshi women (Beneria, et al,1992). Thus, while Islam has not been the central mechanism of generalised state control, it continues to reinforce forms of gender subordination and gender segregation through mechanisms of social control.

Most of the social forces operating within Bangladesh contribute, in some way or other, to the entrenchment of values the origins of which may be traced to the tenets of Islam. Even though a person is not a Muslim, social institutions, personal laws,
customs, traditions, history and art are closely related to Islam (Huque et al, 1987).

Children are closely associated from birth with the female members, including mothers, grandmothers, aunts and sisters. This phase continues for three to four years, during which socialisation in the Islamic way of life takes place in an indirect but consistent manner. The women recite verses from the Koran and hymns praising Allah and the prophet Muhammad to the children. Islamic etiquette and greetings are gradually taught over these years. It is obvious that strong Islamic influence is built up long before political, economic or other social forces work to make impressions on the minds of the citizens (ibid.). However, according to White's study (1992) of a village in Bangladesh, religious practices are not as comprehensive as proposed by Huque et al, (1987)97.

The physical expression of Islam is found in the mosques. Mosques contribute to the maintenance and propagation of Islamic tradition and social identity. The Muslims set up mosques as places of assembly in any country where they settle permanently. Actually, Dhaka is known as the city of mosques.

The mosques serve as centres for social exchange and gatherings for male Muslims. The largest congregations take place on Fridays for the Juma (a special prayer). Even those who do not pray regularly at home or in the mosque, turn up for the Juma, and it seems to be almost a small-scale religious festival for male Muslims in Bangladesh.

Muslims have particular recourse to religious activities when they realize their helplessness. Even Muslims who do not feel that strongly about religion gather in the mosques to pray.

Some variations may be noted in the roles of urban and rural families in the process of socialisation in Islamic values. Urban families are less inclined to accept all the practices prevalent in Islamic society. However, according to Huque, et al, (1987) the interaction between urban and rural families contributes to the strengthening of Islamic values among their members (ibid.).

The factors that contribute to the process of Islamisation are besides the family and mosques, religious schools, Muslim spiritual leaders, religious meetings, literature and festivals which work to strengthen the position of Islam in society.

The madrasa is an educational institution which helps with socialisation into an Islamic way of life. Many madrasas have free houses, where students can reside and receive food free of charge. The expenses of sending a child to a madrasa are considerably less than those incurred at schools and colleges.

97. The same study concludes that age, wealth and status were at least as important as religious practices in generating differences in ways of life and world view.
Muslims view the madrasa as an opportunity to raise a child as a good Muslim at little expense.

Generally, madrasa students come from poor, landless and lower-middle class families, and due to financial difficulties, most students cannot complete their education. Incomplete education results in confused values, which are reflected in their future conduct. They take pride in their education but often give wrong interpretations of Islamic norms, while projecting themselves as the guardians of Islamic culture (Huque, et al., 1987).

Religious meetings contribute to a strengthening of Islamic values among people. People attend these meetings not only because of their devotion to religion. Sometimes they attend because well known speakers are present. The life styles of some of the religious speakers demonstrate that they are financially well off. With their strong position in society, religious speakers act as day-to-day actors of socialisation in Islamic values (Huque, et al., 1987).

The present study shows incidences of how Islam affects dwellers' strategies in their everyday lives. Some respondents stated that they were not in a position to complain about their situation as "one must be happy with what is ordained by Allah" "we are at least not starving". As it appears, explanations consist of a fatalistic acceptance of reality, emanating from an interpretation of Islam.

Considering the women's room for manoeuvre it is necessary to describe how Islam reinforces gender relations prevalent in the society, as indicated in the beginning of this section. The Islamic content of purdah is interwoven with local notions of female propriety, based on separate spheres for women and men, and on the social ideal of male breadwinner and on female dependency. It should be stressed, however, that the practice of purdah often represents the social status of the family rather than its religious persuasion.

In a narrow sense, purdah involves the seclusion of women within their homes, and the veiling of women when they go outside their homes. In a broader sense, purdah excludes women from the male public sphere of economic, social and political life.

Purdah means that a women is heavily dependent on the family's male members for acquiring information and ideas (although information is also shared by other women). Women are cut off from the mainstream of society and from the most important processes of power and decision making not just by purdah but by the attitudes which lie behind it. They are cut off from other men and women by "pollution" related ideas and by religious practices (Abecassis, 1990).

As material conditions alter, there is a shift in the forms of articulating Purdah. It is important not to assume, that this indicates a decline in the importance of purdah, although it may in some cases. Overall, the power of purdah is the power of a
myth, as a symbolic expression of relations between male and female. Purdah is expressed through women's modesty by keeping to certain areas, covering their heads and bodies, and behaving with decorum in mixed company (White, 1992).

I have already described the apparent contradiction between women's participation at the labour market, and the norms and values inherent in the system of purdah. At the core of the institution is the notion that the honour of the family resides in the virtue of women; constant surveillance is necessary to ensure that women do nothing to bring shame on their kin.

6.2. Household structures

Classical modernisation as well as marxist approaches have assumed, albeit different various reasons, that with urbanisation extended rural structures give way to nuclear households. Whatever the rationale of each of these thoughts, their conclusions are the same: households move from an extended to a nuclear form. It is not the intention of this thesis to discuss various approaches to an analysis of the rationale behind these changes, but to look into the functions of the families within rural and urban areas, and the impact of changes on the household members in general and the status of women in particular.

Empirical evidence suggests that although nuclear households are often prevalent in urban areas, this household structure is getting more and more common in rural areas as well (see White, 1992). On the other hand, extended families also figure prominently in urban areas, as indeed do other types of non-nuclear families e.g. women-headed households. In this context, however, the majority of households within the study areas, are nuclear families or single-headed households, and also the majority of these come from an extended family background.

Some approaches emphasise that family nuclearisation leads to the breakdown of traditional gender-roles and generates possibilities of female emancipation. Another view points at an increasing polarisation of men's and women's work both within and beyond the household (Brydon, et al, 1989).

Without going into this discussion in more detail, it is important to note that women have traditionally been oppressed by the extended family structure, and in this context independent nuclear units might contain a seed of liberation.

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98. The modernisation school views the trend towards nuclearisation as an inevitable outcome of the decline of family functions. Marxists theories, alternatively, emphasise how the family structure is shaped by the wider imperatives of capital accumulation (Brydon, et al, 1989)
The rural family structure

According to Huque, et al, 1987, 90% of the population in Bangladesh live in villages where the joint family structure prevails. However, White (1992) stresses that while it is the norm for a woman to join her father-in-laws's house when marrying, it is very common, especially amongst poorer households that the young couple may set up their own household. This is confirmed by Hug-Hussain (1995), who emphasises that extreme poverty and landlessness are encouraging poor families to break away from the tradition joint and extended family system for their survival. Firstly, the joint household, which requires a certain amount of land to maintain itself, has given way to a family structure based on a nuclear family. The traditional family support system has also begun to break down. And finally, incidences of divorce and separation, especially among the poor household, are on the increase.

Women's prime social resource after marriage is her husband's family. A new bride can be very isolated. She often has to work very hard, taking over many of the heavier tasks under the guidance of her mother-in-law, and may not make any decisions herself. She is also strictly watched to ensure that her behaviour brings the family no dishonour. A woman's contacts are in general restricted to the members of her husband's household or at most his social group.

For the new bride, hierarchies between women in the family household are often more keenly felt than those between women and men (White, 1992). Daughters-in-law are ranked according to the seniority of their husbands, but the sharpest difference is between women and their mothers-in-law. In their work, mothers and daughters-in-law are interdependent and this gives them a great deal of common experience and some degree of common interest. In addition they represent a key aspect of each other's social resources; in the early years at least, the nature of a woman's mother-in-law is at least as important as the character of her husband (ibid.).

Over time, the balance shifts as the daughter-in-law becomes a mother and her husband replaces his father as the head of the household. As mentioned previously, some young couples split away to set up a separate household and the mother/daughter-in-law dynamic becomes less significant. While this, according to White (ibid.), typically gives the younger women greater centrality, it also deprives her of a lot of back-up and support. In particular, it makes it difficult for her ever to get away for a break, as there is nobody at home to substitute for her labour. Therefore, it is important to not simply assume that a separate household represents in every way a more positive option for young women.

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99. Defined as two or more married couples.
Within a joint family, the eldest member is generally regarded as the head. His wife or the next senior male member is next to him. The sons are more or less free to conduct the household business, look after the family property and choose their profession according to their will. As long as the father is the head, the internal management of the family remains with the mother. The mother plays a very important role in the development of her children's personality (Afsaruddin, 1990).

Traditional ideas often assert inequality between sexes, and masculine superiority and dominance are generally accepted. Such attitudes are based on the belief that a woman's physical nature as well as her liabilities compel her to accept an inferior status. A woman's power and prestige remains most secure when she does not extend her role into the domain of men and remains satisfied with her complementary roles and status. She is respected for her role as a mother, however, most women do not acquire much status in the home until they have born a number of sons.

In most literature on the status of rural women in Bangladesh, reference is made to the custom of purdah (Chen, 1990). The custom of purdah in the village is contingent upon the idea of a woman's role as complementary and vulnerable. The attitude of women towards observing purdah varies among different social groups. The social position of a family is the key to the socio-economic aspects of purdah, as distinct from the individual's adherence to or commitment to purdah. Many poor women would conform to purdah if they could afford to, while many women of wealthy peasants' or landlords' families would adopt a free mode of existence if they could.

The urban family structure

The structure of the family in slum and squatter settlements are, as stated earlier, dominated by a nuclear type of family. The percentage of households having no dependents other than their spouse and children is 65% (Siddiqui, et al, 1990, p.204). A survey conducted in Bhaseftek resettlement camp, which is within my study area, reveals that 79.6% of the households in the area consisted of nuclear families (CUS, 1978).

Huq-Hussain (1995) emphasises that according to her study, the majority of female migrants would prefer nuclear families, and only a minority (16%) preferred a joint family. The same study also concludes that the reasons why most of the women prefer the nuclear family type are: economic hardship which does not permit a joint family, interpersonal quarrels on various issues and a shortage of living space in the family which can not accommodate a large family.

Consequently, the growing occurrence of the nuclear type of families can partly be explained by socio-economic factors and partly by the fact that living space is limited and forces more
families to live separately. My own study shows that a common complaint in Mirpur is that it is not possible to extend the housing, which creates problems for the family when the sons get married. However, even in settlements where it is possible to extend the houses, extended families are very rare. This could be explain by the fact, that the percentage of nuclear families migrating to the city increased significantly during 1985-88 (Afsar et al 1989).

The respondents who preferred a joint family structure emphasised that it provides support for individual members, and that women's domestic load is shared in a number of ways so they can more easily get involved in waged labour.

Another characteristic of the household structure is an increased share of female-headed households. In Huq-Hussain's (1995) study 17% of the migrants consisted of female headed households (ibid., p. 533). This figure is more than double that of Majumdar's (1989) findings of 7.6% in 1989. In the present study, the female headed household women reported that the reasons why they had become head of the household were due to death or separation/divorce from their husbands. It has been assumed that greater access to income-earning opportunities has repercussions on the household structure. One major implication is that women may head their own households (Brydon, et al, 1989). However, this is not the case in Dhaka, for all the women interviewed living as a single-headed household it had not been a choice of their own.

The family structure, being primarily based on the nuclear type of family, does not necessarily imply that the values inherent in the joint type of family have vanished totally. On this background, it is possible to find a phenomenon that Akhter (1985) terms as spatially disintegrated joint families. Taking this concept into consideration means that joint families have to be understood in a broader context, that is, involving the relationships between physically separated families.

My studies showed that migrants do not maintain regular contact with their respective villages. Only a few respondents stated that they visited their villages more than once a year. The reason given for not visiting their villages was economic constraints, it is not possible for the family to accommodate visitors. And the urban dwellers, in many cases, do not have the resources to go to their villages. Consequently, it was rare among these respondents to find cases of permanent transfer of material resources between rural and urban areas. However, respondents possessing land in rural areas expressed that they needed close contact with relatives living in the village to look after their land\textsuperscript{100}.

\textsuperscript{100} This is important, as some of my interviews disclose that land have been taken over illegally, after the legal owner has moved to Dhaka. This is possible because in many cases, the migrants do not have a legal registration of their ownership.
But, if regular commitments were rare, it was more common that households occasionally gave help to kin. In some cases the urban family would send cash or gifts to kin. Women reported occasions on which they had to contribute to the wedding expenses of a relative of their husbands'. In one case a family in Mirpur had taken a loan in order to finance the wedding of the husband's brother. From this it follows that the extended family system provides more an insurance in case of emergency than a permanent security.

A study conducted by Siddiqui, et al. (1990) concludes that among the formal sector poor in Dhaka, there was a considerable exchange of human as well as material resources from the urban to the rural areas. 80% of the formal sector poor had a village home and owned land in the village. In comparison, 64% of the general household survey owned land in rural areas (ibid., p.213). The high percentage of formal workers owning land explains the discrepancies in relation to the present findings with regard to the exchange of goods between rural and urban areas.

Among the informal sector poor only 21% visit their villages frequently. There is no transfer of material resources from the urban to the rural areas. However, there seems to be one exception. A study among rickshaw pullers (ibid.) shows that 69% visit their village regularly (69%), at times of festivals and holidays (22%) and during the harvesting season (4%) (ibid., p.269). The main reasons for visiting their villages are to look after property and to meet relatives. In addition to those who make regular visits, almost half of the rickshaw pullers send money and commodities to their families and relatives in the villages. It seems that rickshaw pullers have a relatively strong connection with the villages, which could be due to the fact that almost half of the interviewed rickshaw pullers' wives and children live in the villages.

Within the urban area there are relatively strong relations between kinsfolk. Even though the families did not exchange goods they did visit each other frequently. In addition, as emphasised earlier, family ties play a crucial role to new migrants

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101 Some instances are also found where loans to kins were charged with a high interest rate.

102 The formal sector poor is defined as the manual working class population who receive regular weekly/monthly salaries, are employed by a formal organisation, whether it be within the commercial, industrial, educational, technical or administrative sector (Siddiqui, et al, 1990, p. 198).

103 The informal sector poor is defined as either self-employed or wage-employed on an irregular basis; without any legal obligation on behalf of the employers (Siddiqui, et al, 1990, p.222).
searching for housing in the city. Moreover, family ties are of the utmost importance to the migrants in their search for employment, and usually their relatives act as catalysts with regards to gaining employment access (see Chapter 5).

In this regard, the use of the term spatially disintegrated families is appropriate to give an understanding of joint family relations in the urban areas, but the term is not useful in the explanation of family relations between those in rural areas and those in cities, when it comes to the study of the more deprived economic groups, which do not own land in rural areas.

An important issue is the consequences of the joint family relations being spatially integrated, for the important function of the joint family which is to raise the children. According to Afsaruddin (1990),

"Though the family still has some degree of responsibility and control over the young ones, cultural values in shaping their habits, moral attitudes and social organisation is getting increasingly difficult to uphold the traditional values for the younger generation. The transition from rural to urban life has caused dramatic changes in the family control over the young generation" (Afsaruddin, 1990, p.71-72).

In the present case studies incidences are found where the sons of the families do not live up to the expectations of their parents. As mentioned in the previous chapter, the sons do not always contribute their income to the household.

Another aspect connected to the youth is the existence of Mastans. Mastans are groups of young people, often unemployed, who extract illegal contributions from slum and squatter dwellers. It is obvious that unemployment, has become a symbol of degradation. The city, which induces the rising of expectations, certainly has something to do with the acuteness of this feeling. Furthermore the social life is characterised by "anti-social" activities such as gambling etc. especially among men. This does not provide the young people with proper identification objects, as to what is right and what is wrong.

Another consequence of the spatial disintegrated family structure is that the household continues to be important for women in the city, and one could argue even more important than in rural

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104. This is also found by Huq-Hussain (1995).

105. The role of Mastans is described in section 6.4.

106. Furthermore, the influence from the mass media, movies etc. should not be underestimated as important identification objects for the young people, introducing a life-style most of them cannot afford.
areas. As mentioned in Chapter 5, even women who are employed are dependent on their family/husband, not only in economic terms but also socially. In terms of economics, the exclusion of women from direct access to major material resources means that women's prime resources are the household to which they belong. Socially, women depend on a guardian/husband in order to fulfil what social customs prescribe.

For the men, however, the household has lost much of its importance. It does not add to their income-earning possibilities, and the organisation of the household is of little or no importance for their work or income or their position in the local community. My interviews showed a tendency towards a diminished sense of responsibility for the household among males in case of unemployment. The status of a man is reduced the very moment he is no longer able to support his family; it is a matter of shame if a husband cannot support his wife in full (see also White, 1992), the only way the men, in some cases, believe they can maintain their status is through violent behaviour. In this sense violence is used as a simple expression of male dominance. Conflicts within the household, are mentioned by the women as one of their most severe problems.

Hamida related how she tried to get a divorce from her husband who frequently abused her. "My husband started a relationship with another woman, when I found out I went to the woman's husband. He said "if my wife's body can tolerate this relationship, why can your eyes not tolerate it". I think the husband tolerated the relationship because my husband supported the family. When I asked my husband to stop the relationship he abused me for a long time. I wrote a letter to my mother-in-law, who responded that I should increase my tolerance". After more incidences of violence Hamida decides to get a divorce. "I knew that I could earn money myself and for me it is better to live alone than living with a husband creating shame and sorrow. I ask the chairman and the members of the ward for divorce papers, but they suggested that instead of a divorce, they would beat my husband in front of me. I did not want that to happen, so they agreed to give me the divorce papers. The agreement was that I should pay for my husband's second marriage. When my husband realised that I wanted a divorce he got very angry, and abused me for a long time. Again I went to the ward chairman, but there was nothing he could do, so he suggested that I went to the formal system. I contacted a police officer, who said that he could do nothing about the abuse as we were still married*. Finally Hamida got divorced, but she had to pay a lot of money to her former husband.

Asking the women if anyone would intervene if their husbands beat them, they answered "who would know about it". "If I go to my parents-in-law they will just ask me to behave, "turning to the police, they cannot do anything as long as we are married. Therefore it is not surprising, that the women reported "what can we do about violence in the family?"

Even though the conditions within the household were in many
cases very rough for the women, few of them considered it an appropriate strategy to live alone. As indicated in the previous section it is possible to identify an increased share of female-headed households. However, as mentioned before, the majority of women living alone did not select this as a conscious strategy.

The women stressed that they consider marriage to be their only chance to improve their lives both in financial and social terms. In financial terms it has been stressed that it is almost impossible for an urban household to survive with one income only. Socially, the women expressed, "to be married is to live a respectable life". It is also important to underline the moral views or judgements placed on women living alone. The traditional perception of women is, as already stressed, that the power and prestige of women should not be within the domain of men, and that women should be satisfied with a complementary role and low status. This view on women is not fulfilled when women are living alone.

From two of the life stories in this study, it appears how two women have chosen separate strategies in relation to how they would like to live. Hamida expresses this as follows: "I believe a woman should be married and not live on her own". It should be understood that Hamida was exposed to violence and misconduct from her husband. Saleha (a widow) decided to live alone, and she expressed it this way: "I do not want to marry again, because it will create problems with my son. I want to invest everything in my son’s future". As it is clearly understood from Saleha’s story, she managed well financially, she had good relations with her neighbours, and further it should be stressed that Saleha lived with her brother, which gave her the personal security the lack of which was experienced by other women as a major problem of living alone. These women have an awareness of the unreliability of marriage as a way of assuring security and protection in their adult lives. However, while marriage remains the main options for most women they also seek other forms of security through greater investment in their children and greater reliance on themselves.

6.3. Social organisation

In the following section I will describe the nature of social organisation within rural as well as urban communities. The purpose is, as mentioned previously to outline the power structure within these areas.

Social organisation in rural areas

The typical village in Bangladesh is composed of a number of neighbourhoods, or paras, which are made up of groups of homesteads. The para is the residential unit that dwellers
identify with.

The dwellers of a para are divided into households, and live in separate huts. They are members of a patrilineal family and are at varying stages of the family life cycle. Typically, these residents include a father, a mother, sons and their wives and their children. In some families, sons separate their economic identity from their fathers after a few years of marriage, although they continue to reside in the same para. For a married woman, her social contacts will depend on the size of the para in which she lives (Chen, 1990).

The community (Somaj) refers to the unit which regulates social order by means of its leaders and community hearings - shalish. The leadership group consists of elders, who make sure that their decisions are implemented. The group most likely consists of men who have at least the status of surplus cultivators. For Hindus this normally corresponds to their caste group. According to White (1992) the functions of such groups vary and disputes may lead to sub-divisions or new alignments, which makes it difficult to define this group in more precise terms.

Although the community is an important part of people's identity, it does not necessarily define their economic and social relationships. The gusthi\textsuperscript{107} is a very important unit of cooperation. Kinship ties direct the flow of resources such as: land, wage employment, credit and public goods and services. The kinship ties are generally the first criterion applied in hiring wage labour or in extending informal credit. The leader of a gusthi is expected to give advice and solve disputes, provide social support and security and distribute resources. According to Chen et al, (1979), the solidarity of the kinship groups depends on the leader's ability and willingness to fulfil these roles in the struggle for scarce village and public resources.

Ideally, these family and kinship systems offer a woman security and support throughout the various stages of her life, even in the event of her husband's death. But these same patriarchal norms impose a rigid set of rules and restrictions on the woman's economic and social mobility, as described above.

The leadership within the villages is mainly structured upon patronage. Moloney (1988) describes the patron-client relationship in the following way:

\textsuperscript{107} The gusthi usually consists of all the male family members descending from one ancestor and their wives and unmarried female children, although non-kin may be regarded as members in some cases.
"The concept of daya\textsuperscript{108}, which means grace or blessing given, is fundamental in Bengali culture. It implies an indulgent redistribution of wealth, abstract goodness, and personal aura. It is an essential component of the Bengali conception of hierarchy" (ibid., p.42).

"The power of a very old person resides largely in his capacity to grant this abstract indulgence. This pattern is extended from the family to the work place and to society in general. In daily intercourse a person with a higher rank is accorded the rights to extract labour, service and respect from persons of lower rank. He in turn assumes obligations of patronage or indulgence to him. So Bangladesh society is a complex maze of such obligation and reciprocity, most of which is tied up with micro differences in rank" (ibid., p.43).

The system of patronage has ancient roots, and presupposes the acceptance of status as the basis of an ordered society. This is inextricably linked with other elements in the status-consciousness of rural Bangladesh, such as the status of women, "jati" thinking\textsuperscript{109}, respectability attached to the purdah system and the concept of shame\textsuperscript{110}, which governs many social rules (Abacassis, 1990).

Rural Muslims' views on status are also influenced by the Hindu-caste based concepts, and of secular concepts such as landownership, other forms of wealth, education, skills or occupation.

It is evident that patronage relationships are unequal, with the obligations of the patron being ill-defined and the client living in the hope of some future benefit, like credit, protection or employment.

Patronage is often perceived as the main hope of advancement and

\textsuperscript{108} Daya is a Hindu philosophical concept, which explains that the good things in the world—such as wealth, grace and blessing—are qualities which the powerful groups are expected to redistribute through patronage.

\textsuperscript{109} "Jati-thinking" is just one element in the maintenance of improvement of status, this is what is, for most villagers, the most important social goal after survival (Abecassis, 1990, for a further elaboration).

\textsuperscript{110} According to Abecassis (1990), shame is linked to a person's honour, prestige and status, which is acquired through respectable behaviour, and which influences what is thought to be proper conduct that is expected from one, at the personal, family and village levels.
is an access to the daya of the world, as it fosters an approach to life which is individual rather than collective (Abecassis, 1990; Maloney, 1988).

Maloney (1988) perceives the individualism of the Bengalis in the sense that they behave to maximize opportunity through social relations, learn to find their own way of life, and do not depend much on either institutions or ideologies. The Bengali does not give much weight to abstract rules laid down by some bureaucrats, neither to the ideology of any authority, but rather to the reality of dyadic human relations. According to Maloney (1988) the Bengalis will suppress their individualism in a hierarchical situation if there is a dominant figure to whom they must show respect - father, elder brother etc. The reason for this respect is not so much to pay respect in itself but more because a person of higher status is accorded the opportunity to exert more personal power.

### 6.4. Local power structures in urban communities

Within urban areas, there is an elected Ward Commissioner who is responsible for administering the wards in Dhaka. He is aided by a secretary, who is an employee of the Municipality. The Commissioner has recruited members from various settlements to act as members. They also have the task to distribute resources from the local authorities as well as from NGOs in cooperation with the commissioner. As the distribution of resources from the authorities is insignificant, the functioning of this administration is without any real content (see Chapter 4). However, they provide the dwellers with advice and resolve disputes, provide loans and relief to the dwellers. In return, the dwellers give them their support at election time.

Between the ward commissioners and the slum and squatter dwellers are matbars/shalish (Siddique, et al., 1990). Matbars/shalish mediate with outsiders and sometimes act as political mobilizers. They also act as middlemen in the extortion of money by Mastans, police and other government functionaries. This arrangement closely resembles the patron-client relationship which prevails in rural areas (Siddiqui, et al., 1990).

The power base of the Shalish and the Matbar is the political parties. Besides the political affiliation, occupational status seems to be an important source of their power.

Besides the Matbars/Shalish, there are also local committees and cooperatives. Some of the power wielders mentioned above also hold responsible positions in these bodies, which reveals the way these local committees might work. While the committees are either oriented towards social welfare or local problems, there are some types of organisations that are run by the inhabitants themselves. I will discuss the role of these organisations in chapter 8.
It was almost impossible to obtain more detailed information about the local power structure in the selected slum and squatter settlements. The dwellers themselves were not very keen to talk about the power wielders operating in the area.

However, in some settlements a social control system based on traditional power structures such as age, economic status and ownership of land and housing has been identified. It is not possible to reveal the extent of the presence of this system in Dhaka’s slum and squatter settlements. However, it seems as if the influence of external elements strike cracks in the social bond affected by the traditional control system in general (CUS, 1979).

An important trend identified is the increasing politicisation of the Mastans (Abdullah, 1991). Abdullah (ibid.) identifies the emergence of the Mastans as a classical example of the transition from gemeinshaft to gesellschaft. Abdullah (1991) describes the role of the Mastans as follows:

"...from the aches of the fictive nephews and nieces who extracted "subscription" (chanda) solely by cajolery and persistence, and by invoking precisely, the obligations imposed by fictive kinship, has emerged like some monstrously mutated phoenix the mastan, whose weapon’s are swagger and thinly veiled or completely unveiled threats, backed up by weapons of a more literal sort. The collection of chanda for social celebrations (the same word is used) has become a protection racket" (Abdullah, 1991, p.99).

However, Mastans have many other sources of income. They demand payments through violent beatings. Sometimes they are involved in honest businesses as well where their potential nuisance value gives them an edge over their more orthodox competitors (Weekly Bichitra, July 28, 1989, p. 29, from Abdullah, 1991, p. 99). Some are also being hired on a permanent basis by local notables to protect them against other Mastans.

Increasingly, Mastans are being mobilised for electoral purposes, to "persuade" the inhabitants of a neighbourhood to vote for a particular candidate. The support of the leading Mastan, which naturally is not free, almost guarantees victory in ward commissioners' elections. Mastans are also now entering politics themselves as candidates in these elections (Abdullah, 1991).

6.5. Social coherence in urban communities

Social networks

As mentioned in Chapter 4 and Chapter 5, friends and kinship play a crucial role for dwellers in order to get access to housing and
employment. These networks are in many cases community based, especially among women, who perform their everyday life practices mainly within the settlement. The neighbours play a crucial role for women’s ability to undertake their productive tasks.

All the women interact regularly and often intimately with women who live in their neighbourhood. When the early morning chores are done they will sit together making embroideries etc. There is little formal visit among neighbours, women will drop into each other’s houses to borrow small items, as well as inquire after a sick child.

Relations with neighbours tend to be more important to women than to men. Men who live in the settlement need not have much to do with each other unless they also work in the same place. Women, on the other hand, form their perceptions of the area they live in very much in terms of the kind of neighbours they have, and their relations with neighbours are based on a regular exchange of small services.

It would be a mistake to portray such relationships as always amicable. Respondents stated that friction as well as amity among neighbours were not uncommon. Disputes over the use of shared yards or standpipes, conflict between the children, strains where one woman feels that another has borrowed more than she is prepared to lend, all this led to bad relations. A few respondents claimed that they had tried to keep themselves from neighbours. But most women valued the practical benefits of a pleasant neighbourly relationship.

In practice this informal co-operation between women is crucial to the day-to-day running of the household. Mutual help is necessary for organizing and doing their daily work. This includes both the task of reproduction and income-generating activities. The relations between women are both important for mutual support and may serve as a means of personal and household advancement.

One respondent stated that “we have to work together otherwise we will not survive”. However, the other aspect of women dependence on social resources within the community, is an encouragement of criticism of other women’s “misbehaviour” in “gossip”. Interviewing women, I realised that the "bad" behaviour of other women was always stressed. As argued in Chapter 5 there is a curious mixture of disapproval and envy towards working women, especially women who work outside the settlement. However, women cannot fulfil their household responsibilities without calling on the network. In defense of their own interests they need to foster good relations with their neighbours to build up their social capital. Consequently, these instances were not taken very seriously, and did not have the effect of women withdrawing from the social networks, as mentioned above.

In order to fulfil their roles as domestic, productive workers etc. women need to establish social networks beyond the household level. In this sense, the community is very important to women;
they are dependent on other women in order to conduct their daily activities. The fact that women's mobility is to a certain extent limited in terms of employment, and that they are deprived of the security inherent in previous family relations, places great constraints on women's options. This has fostered a concentration on social networks within the settlement, and as such they represent a crucial factor in women's lives.

The social life in slum and squatter settlements

The way of spending leisure time is mainly by gossiping and playing cards among the adult male members of the households. Some spend their leisure time in organised activities in local clubs, and the majority participated in religious festivals. The social life of most women are encompassed by their everyday interactions - at work, in the home and neighbourhood - and interactions with their husbands' friends and kin. It is very rare that they attend social gatherings or pursue personal interests. All of the women stated that they spend leisure time by gossiping, visiting neighbours, and/or spend their leisure time with the children at home.

The dwellers' perception of social life in the settlements was quite positive with regard to their neighbours. The respondents did mention local disagreements and quarrels, but the women considered such incidents as minor problems111.

The main problem regarding social life in the settlements was that the respondents stated that they felt insecure within the settlement. "We do not want to go out during nighttime". However the feeling of insecurity was directed towards people living outside of the settlement (Mastans etc.). Other problems, expressed by the respondents, included burglary, alcohol and drug abuse. These activities were referred to as being anti-social.

A major part of the women were, as mentioned earlier, exposed to domestic violence. Further, kidnapping and rape were serious problems. It is not possible to give an exact number of incidences, but it is clear that domestic violence is widespread.

Further, the women in Mohammadpur and Mirpur mentioned that

111. Other studies have indicated that disagreements or fights in the settlements often emerge when the dwellers are of different origins (Siddiqui, et al, 1990). This was confirmed by the community leader in Mirpur, who stated that one of the main problems was that women were very suspicious towards women from other districts.
Mastans operated in the areas and demanded money from individual households on a regular basis. In Mohammadpur, the settlers were forced to pay between 20 and 50 Taka each time to Mastans. This amount is equivalent to one day's pay for a female labourer.

In Mirpur the settlers stated that there is a group of 60-70 young people, living in the area, who steal and destroy the houses of the settlers if they do not pay them money. Furthermore, these groups recruit members from the households, by means of violence. It was emphasised that the group cooperated with the police. However, the statements about these groups were very contradictory. Some dwellers stressed that the camp committee was strong, and that this committee supported the dwellers if they had problems with Mastans. The same dwellers expressed that the local authorities had established guards in the area, in order to prevent Mastans from operating.

It is important to stress, that the dwellers made a clear distinction between themselves as hard-working persons, and the easy living of the Mastans.

According to Rowshan (1975), there was strong control over anti-social activities in the past, and for this reason such activities were not widespread in the areas. Afsar et al (1989) came to the opposite conclusion 15 years after the study of Rowshan, namely that alcohol misuse, prostitution and burglary were common events in the Agragaon settlement. Since there are no major differences between Agragaon and the slum areas Rowshan referred to in his 1975 study, it seems reasonable to indicate that an increase of anti-social activities has taken place.

An analysis (Siddiqui, et al, 1990) of crimes committed in Dhaka concludes that the most common illegal activities are as follows: Hijacking, mastani, drug addiction and buggery. Next would be prostitution and rioting (ibid., p.328). A comparison between the situation in 1970 and in 1989 reveals an interesting development. Firstly, drug addiction is a relatively new phenomenon. It did not exist in the beginning of the seventies. In fact, it was a development of the late eighties. In the past, drunkenness was reported as a serious crime, whereas it hardly featured among the five top present day crimes in different areas of Dhaka.

Secondly, mastani and hijacking were very common in 1970, but their extent and intensity have increased over time and the methods have also changed dramatically (Siddiqui, et al, 1990). Similarly, the scope of Mastani has increased to include the collection of protection money from shop keepers, industries and construction sites in the neighbourhood; helping to grab property, molestation and hijacking, creation of terror in a neighbourhood to demonstrate strength, and beating up people who oppose Mastans.

In terms of the absolute number of population, the study concludes that crime in general increased in Dhaka between 1970 and the end of the eighties. The increase cannot be explained in terms of population growth alone. There are some crimes which are known to take place in specific areas of Dhaka, however, it is not possible to conclude that the majority of crimes are
committed in slum and squatter settlements\textsuperscript{112}.

According to Abdullah (1991), in 1989, 15,000 professional criminals were reported in Dhaka, including thieves, hijackers, pickpockets, pimps etc. of which 5000 could be classified as mastans (ibid., p. 100).

However, Afsar’s et al (1989) study on Agragaon slum, and my own observations in Mirpur, suggest fairly widespread prevalence of alcohol consumption and, as mentioned above, violence against women. Drug addiction is also common. Some informants reported a regular use of opium among the rickshaw pullers. It was believed that it stimulated their energy. Another common anti-social activity was gambling.

In conclusion, crime as a whole has become more widespread in Dhaka during the last few decades. This trend can be identified in other cities as well (The Urban Age, 1993). It is obvious that the rapid growth of large cities and the cramming of their increasingly impoverished inhabitants in certain areas has undermined sociability and increased the level of violence. But rather than being a consequence of urban development, violence emerges in a setting of extreme economic and social inequalities, and a lack of employment opportunities for the young generation. Second generation slum and squatter dwellers are not like their fathers. Most of them are educated, have broken away from their traditional rural structure, and have a need to identify with urban institutions and political processes. They often feel excluded from decision-making, which are controlled by the “elite” of the city. Thus, they are alienated from the mainstream of political and social life. Their attempts to rectify the situation through dialogue and the political process are almost always thwarted, which then leads to violence\textsuperscript{113}.

On this background it is not the city that should be blamed for generating violence, as proposed by the Chicago-School. Poverty, political and social exclusion and economic deprivation are all working against the solidarity that would enable the city inhabitants to live in peace.

The relationship between the slum and squatter dwellers and the city inhabitants as a whole, e.g. the Mastans, also reflects the community life in the settlements. Abdullah (1991) states that thirty years ago, Dhaka was a small provincial town, where the

\textsuperscript{112} It is important to note that crimes such as mastani and drug crimes are committed by relatively well-off people.

\textsuperscript{113} This process does not necessarily lead to violence in the sense described in this section, but could create the basis for more collective attempts to change the economic and political system. The student movements in Bangladesh, are examples of more unified attempts to change the politics of various governments.
neighbourhood was a vital social organism. Populations were relatively stable, so that social interaction among neighbours was customary. Fictive kinship links were established for the same reasons that kinship links are made in rural areas. Today, these networks have been, by an large, dissolved and replaced by Mastans.

According to Abdullah (1991), the neighbourhood exists only geographically; neighbours interact only to complain about each others antisocial behaviour, and neighbourhoods based on social activities have all but died out. The present findings contradict Abdullah's conclusion, the dwellers' perception of social life in the settlements was quite positive with regard to their neighbours.

The reasons for the discrepancy between the findings of Abdullah (1991) and my own studies may be due to the fact that Abdullah's findings are based on interviews with men, whereas my findings are mainly based on interview with women.

6.6. Conclusion

It is obvious that the increasing significance of Islam in Bangladesh acts to curtail women's room for manoeuvre. Islam certainly reinforces the images of women as described above, although debate about the true interpretation of gender in Islam continues. Without going into too much detail, it is apparent that Islam is to a certain extent internalised in people's everyday lives in the slum and squatter settlements. Most children attend Madrassa schools, and most of the social gatherings in the settlements are religious festivals. On the other hand, the lifestyle of men in the settlements points in another direction, as rules and norms prescribed by Islam seem to be frequently violated.

In the beginning of this chapter I proposed that changing family structures have affected the lives of women. The argument is based on the assumption that extended families are more restrictive for women. The greater specialisation of tasks possible within them is assumed to mean that women are more excluded from major decisions. However, the household continues to be very important for women in an urban context perhaps even more so than for rural women. This is due to women's economic dependency on men. In order to survive in the city, more than one income is required. Furthermore, as described in Chapter 5, for women employed in the informal sector, the household is very often the base of production, just as the women are responsible for the reproduction of the family. In contrast, the household as an organisational unit does not hold the same value for men. The household does not contribute to their income opportunities, and

it does not have any impact on their position in the local community.

In order to fulfill their roles, women need to establish social networks beyond the household level. In this sense, the community is very important to women: they are dependent on other women in order to conduct their daily activities.

This is not to imply that these links offer women independence. Rather women’s social and economic activities are performed in fulfillment of their family roles. As discussed in the previous chapter, even single women running a business, must have their economic activities complemented by their relationship networks (guardian) in order to live alone. Currently, women are deprived of the security inherent in previous family relations, and at the same time they are unable to take part in city life in the same way as men do. I am thinking of employment opportunities in particular.

The norms and values in Bangladesh which establish female dependence no doubt place great constraints on women’s options. What is striking is the way that women have used these constraints as a resource for their own use. The strong discouragement of women’s independence thus fosters women’s concentration on their networks and relationships, and these come to represent a crucial factor in women’s lives.

I argued that it is insufficient to consider the implications of changed family structures from settlement patterns only. Family structures based on nuclear families do not necessarily mean a dissolution of the functions of extended families.

Based on my studies it is possible to conclude that family relations are still crucial regarding access to land and housing. However, there seems to be a tendency towards a decreasing importance of family relations once the settlers have found their own foothold in the city. It is necessary to differentiate among family relations in the city, and relations between the city dwellers and their villages. In regard to the former, family relations are crucial in providing social security for the dwellers. Most of the dwellers expressed a preference to settling close to family or friends from the same rural district. The social security provided by this system does not include the exchange of material resources, but revolves around advice on getting access to job and housing, and in some cases the use of personal contacts.

A relationship between urban dwellers and their former villages was almost non-existent. Again, it is necessary to differentiate between various groups. Siddique’s et al (1990) findings confirm my conclusion, that the interaction between rural and urban areas is absent mainly for economic reasons. However, in cases where migrants possess land in the villages, or have close family members living there (wives and children), a frequent rate of contact to the villages exists as well as an exchange of goods.
Several studies have described the social life within slum and squatter settlements as being deteriorated (Rowshan, 1979; Afsar, et al, 1989; Abdullah, 1991). I have criticised some of these studies for focusing on the male dwellers of the household only. The present study demonstrates that the social relationships among women are relatively strong. Women have a substantial attachment to the settlement, both in social, cultural and economic terms. This does not mean that the influence of Mastans and other external groups should be underestimated, but it suggests that it is important to consider existing social networks in terms of gender within slum and squatter settlements in order to analyse social coherence.

In my study of the social coherence within the four selected slum settlements, the social life in terms of neighbourhood relations was described in positive terms by the female and male dwellers concerned. Horizontally based social networks among women were also identified within these settlements. Even though these networks were only identified among women, it is important to keep in mind that individual household members may have conflicting interests, but each is likely to derive some advantage from the enhancement of their collective welfare, which is this case refers to the benefits derived from social networks. Consequently, it is possible to conclude first, that social coherence has been established within slum settlements, and second, that women play a crucial role for the emergence of a social coherence.

However, it is also important to stress that the existence of anti-social activities among male members of the households create severe problems within the households in terms of domestic violence etc. And a serious threat to the establishment or maintenance of social coherence is the existence of Mastans.
COLLECTIVE MOVEMENTS

As argued in the previous chapter, collective movements are important in order to put pressure on governments to establish adequate housing and service facilities. This relates to the assumption proposed in Chapter 1, stating that the existence of a collective movement is essential to the consolidation process in slum and squatter settlements. An analysis of collective movements is also essential in order to involve the actors in an analysis of urban development in general, as argued in Chapter 3.

The aim of this chapter is to outline a theoretical framework within which the possibilities and constraints of the emergence of collective movements in Dhaka will be analyzed.

My point of departure will be a discussion of different theories on collective action and social movements. I will focus on the mobilisation process. Mobilisation is a key element which underpins the creation, or lack of, collective organisations. This process has often been neglected in analyses of collective movements, which tend to focus on situations where movements already exist. I will argue that an analysis of the mobilisation process is essential because it gives the opportunity to analyze the central question: Why have collective movements not emerged?
Traditional analyses of collective action have involved theoretical and methodological assumptions as follows: In the sociology of collective behaviour, collective action has been represented as a reactive response of actors to crises or disorders in the social system. Another traditional view has sought the objective foundations of collective action in the social structure, and has derived action from an analysis of the social conditions actors hold in common.

These theoretical and methodological assumptions are attached to the fundamental sociological question of the relationship between actor and structure as discussed in Chapter 2. Why does a collective organisation emerge? Is it due to societal structures or to the strategies employed by actors? In answering this question it is difficult to apply an approach which focuses on structural constraints or disfunctions within social systems; or an approach which emphasises the values and psychological and motivational differences of the individuals.

These issues have been discussed within more recent sociology and social psychology research (e.g. Melucci, 1985; Eyerman & Jamison, 1991). The various approaches examine collective phenomenon as a result of different processes, which either intensify or prevent the sharpening of cognitive frames and relation systems which are necessary for action. Collective phenomena are seen as the result of various types of action and elements of structures and motivations.

The sociological field dealing with collective action was, until the '60s and '70s, dominated by the approaches known as the collective behavioralist (Le Bon, Blumer, the Chicago-school), mass society, and deprivation. They explain the origins, development and outcomes of social movements by focusing on (a) structural breakdown leading to non-institutionalised efforts of


116. Le Bon’s book "The Crowd" (1895) is one of the most influential early studies of crowd action.

117. Mass society theories (e.g. Kornhauser, 1959) share some similarity with collective behaviour approaches and are drawn from similar roots, e.g. Le Bon.

118. Unlike collective behaviorists and mass society theorists, relative deprivation proponents generally did not focus on social movements per se. Rather they studied episodes of political violence and revolution; thus their field of interest was more limited than that of the collective behaviorists and mass society theorists. Proponents within this approach are Huntington (1968) and Davies (1962). For a further elaboration see Morris, et al, 1987; Cohen, 1985; Down, 1983.

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social change, (b) the psychological state of the movement participants and (c) the role of shared beliefs in guiding movements (Morris, et al, 1987).

The inadequacies of the classical tradition became obvious in the '60s and '70s, when massive social movements emerged in the U.S. and Europe. The development of these movements contradicted the mass-society version of the collective behaviour paradigm. So did the fact that actors in social movements did not conform to the image of anormal, fragmented, underprivileged, and irrational deviants, which was the implicit assumption within the classical paradigms.

The criticism of the classical approaches occurred from two different directions, which had different geographical as well as theoretical roots. Resource Mobilisation Theories (RMT) were introduced in the U.S. in the mid '60s. Olson’s book "The Logic of Collective Action" (1965) is considered the first contribution to the RMT approaches. Although the RMT encompass different approaches, they are all based on the supposition that, a potential for conflict exists in any society, and that the actualisation of this potential depends largely upon the proper usage of resources and "selective" incentives for action. Empirically the question of organisation and strategy became important.

During the late '70s the theoretical approaches studying social movements were based on a critique of RMT approaches and situated within a structural Marxist approach (e.g Castells 1977). Urban social movements were analyzed at macro level and theorised in terms of structural conflicts in capitalist societies.

Rooted in a normative theory of society, the term New Social Movements (NSM) was designed to make a clear separation between these movements and the institutionalised old movements of the working class (Melucci, 1989; Touraine, 1981; Offe, 1985). Explanations of the emergence of social movements were linked to the values and lifestyles of the actors.

In the following sections, different theories on social movements will be discussed. The model presented below, although simplified, gives an overview of the focus and point of departure of the approaches.

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119. RMT is based on neo-classical economic theory, and grounded in rational choice theory. Examples of RM approaches are Olson (1965); McCarthy & Zald (1987); Fireman & Gamson (1979); Tilly (1978) and Obershall (1973).

7.1. Classical approaches to collective action

The collective behaviour theorists can be divided into two different approaches. First, the perspective of symbolic interactionism which focuses on individuals and social psychological aspects. Second, approaches based on the functionalism of Talcott Parson (Eyerman & Jamison, 1991). These theories were further developed into what became the structural-functionalist perspective (e.g. Smelser).

The collective behaviour approaches define social movements as "amorphous, poorly organised, without form, and they are characterised by collective behaviour on the primitive level as well as by mechanisms of interactions which are elementary and spontaneous" (Blumer, 1951, from Hannigan, 1985).

According to this approach, collective behaviour arise under some form of structural or cultural breakdown - a dramatic event, migration, natural disaster, urbanisation, rapid social change etc.- which lead to non-institutionalised efforts aimed at reconstituting social structures or shared meaning systems.

The focus of this approach is to analyze the properties of societies, specify the personal traits and attitudes which those societies produce and explain how these factors generate movements.

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121 In Le Bon's view, people's behaviour when caught up in the collective emotion of a crowd differs significantly from their actions in smaller groups. Under the influence of a focused crowd, individuals are capable of acts of "barbarism" and "heroism" which they would not contemplate alone. What produces this effect? According to Le Bon, when involved in the collective excitement generated by crowds, people lose some of the critical reasoning faculties they usually display in day-to-day life. Under the influence of the crowd, individuals regress to more "primitive" types of action (A. Giddens, 1989).
According to the Mass Society Theories the characteristics of "mass" societies make the emergence of social movements possible. These characteristics are: cultural confusion, social heterogeneity and weak cultural integration mechanisms, and a lack of actors' attachments to secondary group structures.

Social movements are regarded as phenomena which emerge when previously unorganised individuals bond together to change some part of their social milieu. The definitions of social movements are not vastly different from those of the collective behaviourists. Social movements are defined as "a group venture extending beyond a local community or a single event and involving a systematic effort to inaugurate changes in thought, behaviour and social relationships" (King, 1956 from Morris, et al., 1987, p.142).

Smelser's "Theory of Collective Behaviour" (1962) has been an important contribution within the collective behaviour approach. Smelser focuses on identifying the specific structural conditions that make it possible to predict and explain the occurrence of specific forms of collective behaviour.

Smelser's theory is based on the perception that the normal character of social systems is harmonious. Actors in a social system share a common set of values for acting and judging social actions (Down, 1983). Given this perception of society, no serious conflict can be expected. But since social action does occur, the concept of "structural strain" was introduced to explain it. "Strains" occur when the components of an integrated social system become misintegrated (Smelser, 1962, p.48). "Strain" is presumed to be of brief duration, lasting while the system is readjusting to a new harmonious stage (Down, 1983). Structural "strain" is thus a precondition for the emergence of collective action. Actors will then mobilise to reconstruct the social order.

Collective behaviour can, according to Smelser, be explained and predicted with a variables value-added model. This model maintains that the interaction of structural conduciveness, strains, generalised beliefs, precipitating factors, mobilisation and social control produces episodes of collective behaviour.

**Structural conduciveness** refers to the general social conditions promoting or inhibiting the formation of social movements. **Structural strains** refer to tensions - in Marx's terminology, contradictions-

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122. Smelser's work is based on a theoretical synthesis of the collective behaviour approach and Parson's structural/functionalism approach.

123. Strains are defined as "an impairment of the relations among, and the consequently inadequate functioning of, the components of social action" (Smelser, 1962, p.47).
which produce conflicting interests within societies. Sources of strain may be general or specific to particular situations. The third condition is general belief. Social movements do not develop simply as a response to felt anxieties or hostilities. The actors are shaped by the influence of ideologies in the society. A particular ideology might dissolve defiance through the use of different resources. Precipitating factors are events which actually trigger direct action by those involved in the movement (Giddens, 1989, p.626). Social control refers to how authorities encourage, prevent, interrupt, deflect or inhibit collective behaviour (Morris et al, 1987).

According to Smelser, one can understand each stage in the sequence as “adding value” to the overall outcome, each stage being a condition for the occurrence of the subsequent ones. While strains generate structural conditions, general beliefs crystallize an attempt from the actors to assess and explain the situation by creating general beliefs (Rao, 1979). Whether this process provokes an action or not is dependent on precipitating factors.

Smelser argues that movements proceed through stages, and that pre-existing or newly created organisations facilitate the growth and spread of movements after they emerge. The central point is, however, that strain and generalised beliefs are the driving forces of movements. Organisations and leaders facilitate the process after being drawn in.

Although Smelser is attempting to involve other factors than structural factors explaining the mobilisation process, his description of the relationship between the general beliefs of actors and social circumstances is problematic. General beliefs are fundamental elements within social circumstances. Constraints have no meaning to the beliefs of the actor, but beliefs will or will not have an impact according to whether the actor perceives the situation as strained or not. One of the main purposes of social movements must be to increase their influence on generalised beliefs, and more generally on the belief of the social actors. Furthermore, it could be argued that a social movement might become strong without any particular precipitating incidents. And movements may open up “strains”, rather than just develop as a response to them.

Another problem related to the concept of “strain” is that virtually any type of social problem or inconsistency could qualify as a “strain”. But as one can only tell which ones are actually “strains” after the reaction has occurred, the argument becomes tautological (Down, 1983). Furthermore, the argument that “strains” and social changes in social systems are contemporary phenomena can be questioned. It might be more realistic to argue that a harmonic state is the exception (if it exist at all), and that structural “strain” is the normal state.

Methodologically Smelser’s analysis, setting up general laws for action, is ahistorical and decontextual. Action is explained as a response. The effects replace the causes, and thereby the social
system is taken for granted, as a fixed point able to explain different collective actions.

Resource Mobilisation Theories (RMT)

The RMT approaches have become central in the analysis of social movements and collective action. As with the classical approaches, these models differ in emphasis and explanation. RMT depart from the traditional social movement approach, in which social movements are explained by the existence of grievances in a society. RMT argue that grievances are ubiquitous in every society and consequently, grievance alone cannot be a sufficient conditions for the rise of social movements.

The rationality of collective action is emphasised. Rational action proponents differ in the degree to which they claim that utilitarian logic explains protest and movement activity. Some give prominence to utilitarian logic in their models and argue that self-interests are sufficient for explaining virtually all aspects of collective action (Olson, 1965). For others, the assumption that movement participants are rational is just one part of a more general approach which gives far more weight to group, organisational, strategic and political considerations (McCarthy & Zald, 1977; Tilly, 1978; Gamson, 1975; Obersholl, 1973). Nevertheless, there is agreement that the lower the risks and the higher the rewards for an individual or members of a group or social stratum, the more likely they are to become participants in a social movement of opposition, protest or rebellion (Morris & Herring 1987).

Olson argues that it is not rational for a person to contribute to or participate in collective action when (a) the contribution of one person will make no significant difference to the group or to any of its members, and (b) all members will receive the same collective goods regardless of their level of participation, referred to as the "free-rider" problem. Therefore, only the provision of "selective incentives", in terms of distinct, divisible benefits (or costs) will provide a solution to their "free-rider" problem. One could say that this argument is attractive because it offers an explanation as to why actors do not take part in collective action, despite their interest in collective goals. The explanation is thus consistent

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125. Olson’s model is both methodologically individualistic and grounded in rational choice theory.

126. Selective incentives are either soft (nonmaterial), social and hard (material), or non-social (Klandermands, et al, 1987, p.520).
with the assumption that grievances alone are not a sufficient condition for the emergence of a social movement. However, what the approach does not explain is why actors sometimes do participate, even in the absence of selective incentives. Various solutions have been suggested to this problem (see Klandermans, 1991). Obershall (1980) argues that given the multiplicative relationship between the value of the collective goal and its possible realisation, for some actions the goal is so valuable that even a slight chance of success is enough to motivate participation.

Fireman and Gamson (1979) present an alternative approach in which it is not selective incentives, but group solidarity, group interests and personal interests in collective goods, along with the perceived urgency of collective action, that motivate people to participate.

According to RMT, the process of mobilisation is dependent on whether groups are capable of mobilising resources in terms of leadership, external support, ideological legitimacy, and how organisational dilemmas are solved. With regard to the latter they emphasise the need to overcome the limitations of collective action by building formal organisation, or by attempting to increase available resources by the adoption of lower-risk institutional forms of action (Obershall, 1973). Resources are defined as both material goods such as income, and immaterial goods such as authority, leadership, confidence etc. The point is that a movement needs resource management, and to establish a movement human, organisational and economic resources are all necessary assets. What is of importance in this context it that, according to McCarthy & Zald\textsuperscript{127}, the poor oppressed groups are always without the resources needed to conduct collective action. A key question is therefore: What are the conditions and minimum resource levels that induce such groups to mobilise and pursue their collective interests? Zald & McCarthy do not explore this question further.

Another approach within the RMT is the political process model (Tilly, 1978; Gamson, 1975). In this approach, the study of movements involves the study of political processes, and of collective action generated by these processes. Social movements are regarded as a feasible means for social actors of pursuing their interests, especially for those who are excluded from the established routines of decision-making and policy formulation (Tilly, 1978).

The political process model emphasises macro-political factors in accounting for the emergence of social movements. The concept of political opportunity structure was developed towards this end (Tilly, 1978).

"Political opportunity structure" refers to possibilities of the

\textsuperscript{127}. McCarthy & Zald's model can be traced to organizational sociology, political science and micro-economics.
actors within the political system. In this sense the political opportunity structure is dependent on the political system's openness and flexibility as well as on the political elite. It is argued that movement groups are excluded from the polity, which means they lack routine and low-cost access to resources controlled by the government. The interests of excluded groups thus cannot be realised through "legitimate" means because governments respond only to the interests of polity members. It is the struggle for power between polity members and excluded groups that give rise to collective action.

Focusing on the excluded interests of movement groups, the political opportunity structure model investigates the social structures and processes enabling challengers to pursue power through collective action. The first requirement is that excluded groups have internal organisation. Organisation is the extent of a common identity and a unifying structure among the members. Tilly (1978) argues that the mobilisation potentials of a group are largely determined by the degree of pre-existing group organisation. Groups sharing strong distinctive identities and dense interpersonal networks are highly organised and hence ready to mobilise. Internal organisation consists also of established institutions, professionals, and formal movement organisation. By providing prior solidarity and moral commitments these identities and networks provide a basis for the operation of collective incentives. Conversely, groups with weak identities, few intra group networks and strong ties to outsiders are less likely to mobilise (Jenkins, 1983). In this approach, organisation is crucial to both the emergence and success of movements.

In short, the central points are that movement emerges within an organisational and resource base of excluded groups, and that the mobilisation of resources make collective action possible. The organisational base is analyzed in terms of the strategy, structure, the goal and finally the leadership of organisations. With regard to resources the major issues are the resources controlled by groups prior to the mobilisation efforts, the processes by which the groups pool resources and direct these towards social changes, and the extent to which outsiders increase the pool of resources (Jenkins, 1983).

When preexisting social organisation and the mobilisation process are conjoined, they generate collective action (Morris & Herring, 1987). In other words organisational capacity and mobilisation are preconditions that must be present if sustained collective action is to occur (Morris & Herring, 1987). Demobilisation may occur when authorities disrupt the excluded group's organisation.

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129. However, little agreement exists on the types of resources that are significant (for a further elaboration, Jenkins, 1983, p.533).
and communication system and freeze the crucial resources that make a challenge possible. Besides organisation and mobilisation, the opportunity to act plays an important role. Finally, one must consider the element of interest, which is based on a cost-benefit calculus.

In drawing attention to these factors, RMT are sensitive to the inherent constraints of collective action, which were largely disregarded by the macro-theories. RMT assume that social movements' room for manoeuvre are restricted by the organisational imperatives, and not merely by external constraints or powerlessness. Collective action is thus viewed as unstable, problematic and occasional. Because of the internal organisational constraints on collective action, social movements are pushed towards institutionalised forms of activities where the costs/risks are lower and the possibility of gaining external support is greater. RMT provide a realistic analysis of movements, rather than the idealised view which in many cases is implied in the macro-level sociological discussions.

RMT's method of analysing social movements expose external as well as internal factors as constitutive for collective action. The analysis is attached to the concrete level. The advantage of this approach is that the theories analyze how social movements emerge, while at the micro-level they consider contextual factors (resources, organisation and the opportunity structure) which have an impact on the emergence of social movements. In this sense the emergence of social movements cannot be explained solely by changes in power relations or by structural conflicts of interest (Jenkins, 1983).

Furthermore, RMT put more emphasis on possibilities and constraints than on subjective orientations and objective factors (Melucci, 1989). In this sense RMT contain an important meso-level explanation of collective action which is ignored by approaches which assume a direct relation between deprivation and mobilisation. The actors' space of action is not only reduced by external factors, but by internal factors as well. Collective action is in itself limited by rules and resources. By pointing out the internal constraints on collective action, the dilemma of the actors as to whether to organise themselves or not is emphasised.

In contrast to the macro-theories, which typically define social movements in non-institutional and largely cultural terms, RMT recognise the complexity of the relationship between non-institutional and institutional strategies.

There are two aspects of RMT, however, which make them vulnerable to general sociological criticism. First, is their decontextual understanding of preferences, choices and actions. Essential concepts such as resources and opportunity structures imply that the actors are capable of perceiving, evaluating and determining the possibilities and constraints within the systems. Second is the rigidity of the means/ends distinction they employ. This decontextual character of methodological individualism with
respect to collective action makes it difficult to address two important, related questions: (1) How do the agents come to have preferences upon which they choose and act? and (2) What is the rational basis of solidarity and actions based upon commitment rather than calculation?

RMT postulate a process whereby the actors create their own identity/motivation, without analysing this process. The motivation of the actors is thus reduced to an instrumental rationality\textsuperscript{130}. This perception of individual action is based on the rational choice approach: the individual is perceived as asocial and without history. By employing this simplified perception of rationality and motivation, RMT are unable to adequately analyze why a movement will emerge.

Furthermore, the approach is not able to account for the pre-conflict potentialities, or the "conflictualities" of social relations. It also reduces the interaction between groups to a strategically manageable political conflict. The approach explains how a movement emerges, but not why.

\textit{New Social Movement approaches}

Since the early '80s an increasing number of studies have paid attention to the so-called New Social Movements; youth movements, environmental movements, civil rights movements and community organisations. The adjective "new" is used to indicate that these movements are not organised along traditional lines such as social class. Furthermore, these movements have their own rules concerning their internal organisation and decision-making processes, valuing grassroots participation highly. Slater (1985) stresses three characteristics: they are new forms of struggle in relation to new forms of subordination and oppression; they have a more open conceptualisation of politics; and finally they stress democracy in their internal organisation.

\textit{Castells'} writings on urban social movements\textsuperscript{131} can be traced

\textsuperscript{130} As mentioned previously, proponents of RMT have recognised solidarity and moral commitment as important factors explaining actors' motivation (Ranningan, 1985, p.441). See also Fireman & Gamson, 1979.

\textsuperscript{131} Castells does not employ the concept "new social movements", but his notion of social movement is in line with the definition of new social movement; that is conflict around commodification, massification and bureaucratization.
back to the '70s\textsuperscript{132}. During this period, social movements were identified as a result of what he called secondary contradiction, that is, contradictions outside the relation of production. Castells argues (1978) that collective consumption plays a crucial part in the emergence of new sources of contradictions. In particular, Castells identifies a variety of sectoral cleavages based on the private and public provision of collective goods and services. In Castells' later work (1983)\textsuperscript{133} he shifts the focus to other primary sources of change, that is, cultural autonomy, political self-governing and access to collective consumption.

Castells (1983) argues that urban movements arise in order to change the urban meaning, which is defined as a process of conflict, domination and resistance to domination, directly linked to the dynamic of social struggle. The urban meaning is a process through which historical actors have structured society according to their interests and values. To specify the context in which urban movements arise and their struggle for the definition of urban meaning, Castells discusses the meaning of the city as it is imposed by the dominant classes. The urban meaning imposed by the dominant class is characterised by a spatial and cultural separation of actors from their production and from their history. The city becomes a space of collective alienation and individual violence. Life is transformed into abstraction, cities into shadows (Castells, 1983, p.311-314). This is resisted by social movements.

Castells classifies the movements for social change of the urban meaning into three main types, defined by the particular goals that each pursues:

1. Groups involved in collective consumption issues that seek to build a notion of urban life based on the city as an entity concerned with need (use values) rather than profit (exchange

\textsuperscript{132} The development within Castells' work from the '60s to the '80s has been significant. Lowe (1986) divides Castells' theoretical work into three parts. During the '60s and the beginning of the '70 it was based on a structuralist approach. According to this preposition, urban changes could only take place by an articulation of urban movements and classes. According to Castells by the end of the '70s, the role of the working class was no longer essential for conflicts to emerge, and multi-class alliances were a necessary condition. In 1983, Castells goes a step further and argues that urban social movements must be independent of political parties.

\textsuperscript{133} "The City and The Grassroots" from 1983 is an attempt to develop a general cross cultural theory on social movement based on empirical evidence from, the U.S., Europe and Latin America.
value). Wherever mobilisation occurs around improved collective consumption, it is the aim that access to these goods should not be distributed according to levels of income.

2. Groups that fight to defend or create communities with a particular cultural identity arising from historic or ethnic sources. The defence of "inter-personal" communication is contrasted to the hegemony of the mass media in the arena of personal and community association.

3. Groups with the goal of attempting to increase the power of local governments, neighbourhood decentralisation and urban self-management, in contradiction to the centralised state and a subordinated and undifferentiated territorial administration. Only organisations that interconnect these themes are capable of accomplishing a change of urban meaning.

The political strategy of these movements must, according to Castells, be separated from political parties:

"...while urban social movements must be connected to the political system to at least partially achieve its goals, they must be organisationally and ideologically autonomous of any political party" (Castells, 1983, p. 322)

The reasons for his insistence on political autonomy arise from Castells’ view of political parties, which, according to Castells, are bound into the political level, referring broadly to the state apparatus operating in terms of dominant social interests. On the other hand, urban social movements relate to civil society, which is a separate level of the social structure in which dominant values and institutional norms are not necessarily accepted. In this way, social movements are the genuine source of social change whereas political parties remain only at the level of political bargaining. However,

"...without political parties and without an open political system, the new values, demands and desires generated by social movements not only fade,...but do not light up in the production of social reform and institutional change" (Castells, 1983, p.294).

This has lead to the ambiguous conclusion that although these movements can innovate social change, they themselves can not carry it through to a transformation of society, without an adaption at the political level.

Taking squatter movements into consideration, some specific features need to be stressed with regard to the relationship between movements and the state.

In Castells’ analysis of squatter movements in Latin America, the three goals mentioned above were presented, though in an asymmetrical way. The movements were orientated towards urban services and tried to build up new cultural communities. To do so, they subordinated themselves to the political system. In
doing so, they were generally successful in changing urban functions and urban forms, but became entirely dependent on the fate of their political godfathers (Castells, 1983, p.323).

In all the cases, the dynamics and orientation of the squatter movements, as well as the level and meaning of their community organisations, were essentially determined by the political system and by the characteristics of the political actors to whom the squatters were related. The relevant points which can be derived from these findings are not whether squatters are politicised or whether they have political connections, but that their very existence and identity as collective actors are enhanced by the political system in a patronizing relationship vis-a-vis the franchise of their right to settle in the city.

The main reason for the squatters' dependency on the political system appears to be the vulnerability of their role as urban dwellers. Without the state's tolerance or without some effective political support, they would not even have the right to their physical presence in the city. Their territoriality, as an exception to the formal functioning of the economy and the legal institutions, is in itself a patronizing relationship. The squatters' lack of legal rights provides the political system with a weapon for controlling and enforcing their political allegiance. According to Castells, the argument also holds in the case of the legal provision of an urban site, since the entire system of service delivery still depends on state agencies, and urban renewal plans and arbitrary displacement can be exercised at any moment (1983, ibid., p.211). The territorial exceptionality of squatter settlements is also a necessary material condition for the performance of their role in the informal urban economy. When squatters refuse to live in high-rise buildings, it is not because of their traditionalism, but the fact that they need to cultivate vegetables, etc. as a basic element of their subsistence. Furthermore, the whole system of informal activities can only grow on the basis of a territory that somehow escapes legal rule and yet is strictly controlled by a parallel network of institutions. Consequently, squatters need to preserve their "exceptionality" while at the same time maintaining a close connection to the political system in order to protect the material and spatial basis of their way of life.

On the basis of the squatters' marginalised134 situation in the urban structure, the squatters tend to organise themselves at the community level. Their organisation, however, does not imply, by itself, any kind of involvement in a process of social change.

On the contrary, most of the existing evidence on squatter movements in Latin America points to a subservient relationship

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134. Marginality is defined as the inability of the market economy, or of state policies, to provide adequate shelter and urban services to an increasing proportion of city dwellers (Castells, 1983, p.185).
with the dominant economic and political powers. Nevertheless, the existence of a relatively strong local organisation is in itself a distinctive feature which clearly differentiates the squatters from other urban dwellers who are predominantly organised at the work place or in political parties, if they are organised at all. The important point is that the state’s attitude towards illegal settlers determines most of their characteristics.

In spite of the marginality of the squatters, which is socially constructed by the state, Castells maintains that squatter movements in the Third World and middle-class movements in the Western world all share certain basic characteristics in spite of their diversity.

Castell’s approach is an attempt to establish a relationship between movements and their context of specific urban issues, and thereby connecting social movements to urban development. Castells does not, however, discuss non-action, or the structure of the social base or how the actors subjectively understand and respond to problems. According to Scott (1990) this is due to Castells’ analysis which does not situate events in their proper context, but discloses laws or sets of laws within a social process.

Furthermore, his theory is unable to explain why some problems provoke the emergence of social movements, and others do not. This problem is related to the level of generalisation, which means that crucial questions related to social actors and the context of their actions have been ignored. Therefore, it is not possible to adequately answer the question why mobilisation does or does not occur.

In spite of these reservations, Castells has indicated some crucial factors in analysing social movements, which are involved in the empirical part of his work. E.g. the role of leadership: organisationally, politically and ideologically leadership has played a crucial role in the mobilisation process. Another element is the political context, where the political rivalry between the elite and the populists have influenced the development within slum areas as well as the forms of organisation. A third area is gender relations, which in Latin America were perceived as a constraining factor on mobilisation. Finally, threats of eviction of slum and squatter settlements are also important when considering the mobilisation process.

One important issue for my present topic is that neither the RMT nor the NSM approach explains what makes people define their

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335. They consider themselves as urban, or citizens, or in any case related to the city (or to the community) in their self-domination. 2. They are locally-based and territorially defined. 3. They tend to mobilize around three major goals: collective consumption, cultural identity and political self-management.
situation in such a way that participation in a social movement seems reasonable. New Social Movement approaches discover the origins of the "demand" for social movements, but they fail to see that structural changes do not automatically generate social movements. In short, both approaches neglect the processes and mechanisms which transform structural factors into collective action.

7.2. Collective movement theories in a Third World context

Theories on New Social Movements emphasise the creation of new values, new life-styles, new ways of communication and new ways of collective action all based on post-modern societies. However, as argued by Schuurman, et al., (1992), Third World countries are neither post-industrial nor postmodern.

"It would be flying in the face of all common sense to interpret underdeveloped countries as post-industrial. On the contrary, what characterizes these countries is an aborted modernity project where Enlightenment ideals of liberty, equality and fraternity are much further out of sight than they ever were in the North. It would be counterproductive and politically conservative to interpret the failure of the modernity project in the South as a postmodern condition. We agree with Jurgen Habermas when he says that the modernity project in the North is still unfinished, a view which opposes that of postmodernists. We certainly would apply this notion of an unfinished modernity project to the underdeveloped countries. It would be politically demobilising to view social movements in the South purely as breeding grounds of a new postmodern identity" (Schuurman, et al., 1992, p.18).

This poses the question of what characterises urban social movements in the Third World? Contrary to movements in the developed world which are trying to become independent of established political institutions, urban movements in a Third World context tend to mediate demands through existing political channels.

Evers (1985) draws attention to the relationship between the state and movements in the Third World. According to Evers, social movements tend to relate to the state in terms of "friend and foe". An illustration of this is the squatter movements struggling to legitimise their land holdings on the urban periphery. As long as the struggle is taking place, the state is

\[136\] Both approaches relate social movements to structural factors: RMT focus on factors that generate resources while the new social movement approach focuses on factors generating grievances.
viewed as the foe, but the moment land titles are granted the
state is supposed to protect this individual property. The
relationship becomes particularly complex when the movements'
demands are related to adequate service facilities. Other studies
(Schurman & Van Naerssen, 1989) point at the relationship
between social movement and the state as characterised by
different forms of political clientalism.

The aim of urban social movements in the Western World is, as
already mentioned, connected to questions of basic democracy,
deconcentration of power, etc. However, in a Third World context
demands for basic amenities predominate. Important issues which
have formed the material basis of the emergence of territorially
based collective organisations in Third World cities involve
organisations established around land invasions. While the
organisers of invasions generally move on after land occupation,
squatters typically continue to mobilise for collective services,
including water, electricity, roads, markets and legal rights to
land (Eckstein, 1989).

Although there seems to be significant differences between urban
movements in Third World cities and the First World, I maintain
that the model of analysis, proposed below, is applicable in a
Third World context, though the importance of various elements
constituting the model may differ.

7.3. Towards a synthesis

Critics of RMT have stressed that they focus too much on
organisations and resources, neglecting the structural
preconditions necessary for movements to emerge. Melucci (1980)
formulates the critique as follows: RMT focus too much on "how"
questions and too little on "why" questions. New Social Movement
approaches are similarly criticised as a one-sided focus on
structural aspects which neglects the "how" of mobilisation.

While RMT seem to argue that "demand" grievances will appear if
there is some "supply" of social movement organisations, New
Social Movement approaches argue that social movements
materialise automatically if some demand (grievances) exists. RMT
focus on the mechanisms by which movements recruit participants,
and mobilise resources, while the NSM approach emphasizes how
social problems are transformed into social movements: that is,
identifying mobilisation potentials.

—137. A more recent trend is mobilisation around other issues,
such as collective purchases, the preparation and consumption of
food, collective housing improvements, and collective child care.
However, this is mainly limited to Latin America (see Eckstein,
1989; Castells, 1983).
More recent debates have sought to synthesize the above-mentioned approaches (e.g. Klandermans, 1991; Klandermans & Tarrow, 1988). The problem with this synthesis is, however, that structural conditions and strategic interaction cannot be separated from each other. As pointed out by Giddens (1984) structural conditions which make action possible are constantly reproduced in and through the activities of human actors. The structural properties of the system are at the same time the medium and the outcome of the practices they recursively organise.

As argued in Chapter 2, the interdependence of action and structure suggests that we should emphasise the ongoing activities of daily life. In line with this thinking Evers, emphasises that is it precisely within everyday life that the actors' ability to make a difference is present. Without everyday practices, structures will not be reproduced, so even small changes in routinised everyday actions may constitute a potential danger.

However, this is not to disregard the insight of the classical "breakdown" theories that mobilisation processes originate from crisis situations, which are to some extent structurally determined by long-term developments which are not under the control of the actors involved in the specific context we are examining (Kriesi, et al, 1988). It is to be emphasised that it is not necessary to assume a sharp division between the routine of everyday life and the non-routine of political mobilisation, as it has been argued by the classical models. What is required is an attempt to link mobilisation processes to theories of social and political change which can account for the development of crisis situations that have the potential of reorienting everyday life towards mobilisation activities.

In this context, the question of individual involvement in collective action needs to be elaborated. The explanation founded on the common structural conditions of the actors ignores the processes that enable the actors to define (or prevent them from defining) the situation as susceptible to common action. On the other hand, RMT, have a narrow interpretation of human motivation, reducing it to instrumental rationality. If we take Weber's typification of forms of action (traditional, affective, value-oriented and goal-oriented), only the last form is accommodated. E.g. Obershall's account of the motivation of leaders is mainly based upon a strict notion of self-interest. This criticism is not merely methodological, but has concrete consequences for the understanding of social movements. The perception of actors' preferences and identities as exogenous and given a priori, excludes vital social processes from the analysis, that is, the formation of actors' preferences. This involves a perception of actors as being capable of going beyond a linear logic of stimulus-response.

As stated by Giddens (1984, see Chapter 2) actors' motives and desires must be involved in the analysis of what disposes or impels them to engage in social conduct. However, he also recognises that both unintended consequences and unacknowledged
conditions of action must be involved in the analysis. On this background I consider collective action a result of purposes, resources, and limits, as a purposive orientation constructed by means of social relationships within a system of opportunities and constraints.

It is important to note that it is not possible to predict the development of a movement. All that is possible is to specify a certain probability that a mobilisation potential will turn into an active challenger under given contextual circumstances in a given historical situation.

In analyzing the constraints/possibilities of the emergence of a collective movement I will take my point of departure in the following concepts developed by Klandersman, et al. (1987) and Melucci: mobilisation potentials, motivation and the political opportunity structure.

Mobilisation potentials and motivation form the conceptual linkage between the internal conditions of the group to be mobilised and collective action. Political opportunity structure refers to the link between the external conditions of mobilisation and collective action.

**Mobilisation potential**

The concept of mobilisation potential normally refers to that part of the population which, because of its situation, has attitudes favourable to a certain movement or certain issues.

Bourdieu's concept of social space, as discussed in Chapter 2, seems relevant in this context. Social space is defined as having different fields, within which different powers are active. Social actors are distributed within the fields according to the overall volume of capital they possess, and according to the composition of their capital. The relations between social actors are objectively defined by their position, which determines their actual or potential powers within the different fields and the changes of access to the specific profit they offer.

Analysing the position of actors is consistent with RMT's emphasis on human and material resources as important for the emergence of a mobilisation process. RMT defined resources in terms of income and authority and leadership within existing organisations. In this context, I will draw on studies of

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138. The concepts are employed in order to make a synthesis between the RMT and NSM approach.

139. Other studies refer to mobilization potential as the social base (See Lowe, 1986).
collective movements in a Third World context, which in more precise terms identify the resources which are needed for a collective movement to emerge, these involve: the existence of NGOs and Community Organisations and a land/housing allocation system.

**Motivation**

Motivation to participate relates to the actors' existing options and to the options they consider themselves to have (see also Chapter 2). The possibilities which the actors consider themselves to have are structured by their objective probabilities of mobilising themselves. A probability which is based on a subjective perception of constraints/possibilities in a given situation. In this context, however, I will concentrate on the former factor.

On this background motivation should not be regarded in terms of individual motivation, intentions and interests as proposed by RMT, but as shaped by larger frames of meaning and action and by the distribution of power and resources in the wider area. By identifying the positions of the actors one can identify classes. Classes defined as actors who occupy similar positions and who, being placed in similar conditions, have similar dispositions and interests and therefore produce similar practices and properties; including group formation practices (Bourdieu,1985).

Consequently, the degree of homogeneity within settlement areas is important. It is evident that if the settlement is heterogeneous this might mean that the dwellers have different interests in improve their housing conditions. The heterogeneity might be economically based, but also culturally and/or socially based. The latter involves the internal social organisation which may promote or impede the emergence of a collective movement. This also refers to the debate on collective movements, emphasising local leaders as the central focus in the analysis of collective movements (Schurrman & Naerssen, 1989).

According to Giddens, time-distastiation means that the sense of personal and collective identity is a decreasing feature of social life. As people's lives become increasingly disconnected from their emotional lives, and from the structures affecting them, they will find solutions in institutions, individuals and themes associated with apparent but misplaced notions of kin, blood relations and/or collective experience.

These relations are referred to as the internal social organisation and the local power structure within settlement areas. Social networks play a crucial role in the process of involving individuals (RMT). No process of mobilisation begins in a void: contrary to the theories of mass society, it is very uncommon that it is the isolated and uprooted individuals who mobilise. Networks of relationships facilitate the process of involvement (S. Eckstein, 1989). This statement calls for further
elaboration. Firstly, one could argue that social networks do not necessarily promote collective organisation, because social networks in many cases solve social and economic problems which otherwise would be directed towards state authorities. In addition, the relations prevalent in social networks are not necessarily based on solidarity (see Eckstein, 1989).

However, the concept of social networks is important as it posits types of actor motivation and orientation which are richer and more varied than instrumental calculations (see Scott, 1990). Social networks provide a source of actor mobilisation by creating affective social bonds and an ethic of solidarity in which normal instrumental rationality is at least partly suspended. By focusing on the process of group formation within social networks, we can begin to understand how social collective action is at all possible, how an act can indeed be an end in itself, and how values of commitment can become a material force (Assies, et al, 1990).

However, it is important to distinguish between vertically and horizontally based social networks, as it was introduced in Chapter 1. The former is based on unequal dependency relations, whereas the latter refers to social relationships based on solidarity. In this context Nelson (1979) has developed various types of relationships which qualify the notion of social networks by involving the nature of the power structure within communities.

Nelson (1979) identifies three types of personal ties between poor urban individuals and leaders within the settlements. (a) personal ties between traditional leaders and their followers; (b) patron-client ties; (c) collective patronage, the political machine and its supporters (ibid., p.168). The political machine differs from patron-client linkages by being organised into a centralised system with a clear-cut actor (individual or group) and a stable and disciplined hierarchy of workers. It is the scale and stability of organisation that distinguish a machine from the personal followings of many politicians in Third World cities (ibid., p. 194).

The participation generated by such ties can be described as vertical mobilisation. Vertical mobilisation is defined by Nelson

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140. Nelson also explores various types of relationships between slum dwellers and the political system; these relationships will not be discussed in this section.

141. Patron-client relationship is defined as follows: The dispensing of public resources as favours (or the promise to do so) by political powerholders seekers and their respective parties, in exchange for votes or forms of popular political support. This is commonly a strategy of the elite used to control political participation which fosters the status quo (Banck, A, 1986).
(1979) as the process of inducing actors to behave in ways designed to influence the composition or the actions of the government. Those taking part are, however, uninterested in, and sometimes unaware of, the impact of their action on the government. The actors are acting on instructions, motivated largely or wholly by loyalty, affection, deference, or fear of the leader, or by a desire for benefits which they believe that the leader may make available to them if they act as he directs. The actors are focused on their leaders, not on the government in general or the specific authorities to be influenced, whereas the mobiliser is consciously seeking to influence the government.\textsuperscript{142}

According to Nelson (1979) vertical mobilisation tends to be most extensive among populations where traditional leadership patterns remain strong, or where poverty creates dependency relationships which can be turned to political use.\textsuperscript{143}

The second type of leader-follower link defined by Nelson (ibid.) is patron-client relationships. These relationships differ from those between a traditional leader and his follower in two ways. First, while the traditional follower, in principle, owes loyalty to his leader regardless of whether the leader has ever specifically aided him, the patron-client relationship depends on a reciprocal flow of benefits and favours. Patrons offer protection, credit, or loans, assistance in dealing with authorities, help in finding jobs, etc. Clients, by definition, are of a lower socio-economic status and must normally repay their patron in different ways: through respect, affection, small gifts, and political support. Second, the link between patron and client is dyadic, each client having an individual relationship with his patron. While the tie between traditional leaders and followers is predefined and automatic, that between patron and client is informal and to some degree volitional (ibid., p.170).

**Political opportunity structure**

\textsuperscript{142}. According to Nelson (1979) the distinction between vertical mobilization and autonomous political participation (which views benefits as flowing from government officials or agencies rather than directly from leaders) is clear in principle, but in practice the boundaries are blurred. Among labour-union party workers etc., there might be elements of both vertical mobilisations as well as autonomous political participation. The labour-union in Bangladesh is an excellent example of this mixture (see Siddiqui, et al 1990).

\textsuperscript{143}. This is very common in Third World cities where political parties and/or governments use their influence to obtain votes during election-times in slum and squatter areas (Castells, 1983; Nelson, 1979).
As argued earlier, the transformation of potential into actual participation presupposes an opportunity to do so. Whether or not this exists depends on the political opportunity structure. As defined by RMT, this concept involves the possibilities of the actors within the political system. In this sense the political opportunity structure is dependent on the political systems' openness and flexibility. On the other hand, certain movements may be excluded from the polity. Scott follows this argument by focusing on social closure and a political analysis of the process of interest mediation (Scott, 1990, p.27-28).

The Weberian term "closure" describes the processes by which groups come to be formed through strategies of inclusion and exclusion. Following Weber, Parkin (1991) defines closure as "the process by which social collectivities seek to maximize rewards by restricting access to resources and opportunities to a limited circle of eligible. The activity of social movements, typically representing the opposite site of this process, are attempts by excluded groups to insert themselves into closed groups and into closed processes of negotiation between groups, and by doing so to gain access to new resources and opportunities" (Tilly, 1978).

Political interest mediation characterises the political context within the relationship of social closure; that is to say, the characteristics of the political decision-making processes. Social movements are, according to Scott (1990), an expression of the failure of institutional interest mediation. The aim of these movements is to obtain influence within political institutions.

However, focusing on political institutions and political integration as proposed by Scott (1990), implies an emphasis on changes within institutionalised political systems only. In a Third World context the relationship between the state and urban masses is more complicated than that, as it has been recognised by Castells.

Leeds & Leeds (1976) argue that differentiated forms of action

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144. Walton (1979) identifies important differences between the positions of Castells, which Walton terms the Marxist approach, and the position of Leeds and Leeds, called the instrumental approach. Castells puts greater emphasis on class structure and the state as an instrument of social control, whereas the instrumental approach takes the political process as a central variable with respect to the fortunes of the masses who are not necessarily co-opted just by virtue of their location within a structure. Similarly, Leeds and Leeds are grounded in circumstances of constraints and how squatters make the best of a bad bargain, whereas Castells at least posits the possibility of an alternative future. Finally and somewhat ironically Leeds and Leeds place greater stress on the determined role of the state and the political process, whereas Castells looks to class-based social movements as the source of change (ibid, 1979).
in a Third World context should be accounted for in terms of variations in the form of the political systems which the squatter population confronts 145.

The aim of Leeds & Leeds' (1976) analysis is to view political behaviour as patron-client relationships or withdrawal from overt political association, rather than as an indicator of political underdevelopment, as it is so often alleged. In fact, it involves adaptive, rational and strategic political responses to structural conditions external to the actors in the polity at large.

On this basis Leeds & Leeds (1976) criticise previous theories (Castells, 1977; Handelman 1975; Portes, 1972) because they imply that, given a multi-based party system with elections, a high frequency of squatter participation in the polity by direct ties and shared action is to be expected. However, according to Leeds & Leeds these theories ignore the incidence of squatters who avoid such participation by developing indirect patronal connections, and who use mixed strategies combining direct participation and various forms of patronal manipulation.

7.4. Definitions of collective movements

One main point which needs to be explored is how to define collective movements. Castells (1983) argues that social movements can be distinguished from other groups on the basis of their emergence outside the institutional framework which forms everyday life, and that the movements are directed towards social change. Castells defines urban social movement as:

"...a collective action consciously aimed at the transformation of the institutionalized meaning (that is the logic, interest and values of the dominant classes).......only urban social movements are the urban-orientated mobilisations that influence structural social change and transform the urban meaning" (Castells, 1983, p.305).

Others have argued for a redefinition of social or collective movements to bring the concept closer to "reality". Schuurman, et al, (1989) has argued that definitions in which structural changes

145. Although Leeds & Leeds stress the political level process, they also identify the degree of participation as being dependent on the dwellers, kinds of leadership, and ideological orientations. Variations in participation are, according to Leeds & Leeds, determined in part by the kinds of problems and issues faced by the settlement collectively, and by its members individually, in part by its location, history and other variables (Leeds & Leeds, 1976).
are emphasised, tend to ignore existing urban territorial organisations in the Third World. As an alternative he proposes "a social organisation with a territorial-based identity, which strives for emancipation by way of collective action" (Schuurman; Naerssen, 1989)\(^{146}\).

Assies et al (1990) suggests that broadening the concept of collective movements in this way seems to be a form of conceptual inflation. In line with this, Melucci (1985) proposes that there may be other forms of collective action, but collective movements are those that have something to do with emancipatory changes of institutionalised norms, rules and roles.

As indicated by these various definitions, there is an ongoing debate about how the practices of the movements should be interpreted. Are collective movements mainly new political actors who operate strategically (Resource Mobilisation approach,) or are they social or even socio-cultural phenomena which are involved in conflicts over identity and culture (Castells, Touraine)? Do the movements stress material demands, and therefore refer mainly to institutionalised re-regulation? Or are they above all marked by cultural transformation motives, e.g. changes in daily relations and patterns?

The relationship between the social and political is what Evers (1985) focuses on. Evers' contribution points at a central problem regarding the conception of the political. He argues that politics is a constant element within social life and not separated from it, and that the socio-cultural potential of collective movements may turn out to be more political than action directed towards existing power structures (ibid., 1985, p.51). I propose that it is necessary to avoid any a priori exclusion of either the socio-cultural or the explicitly political nature of the movements.

However, one could pose the question as to whether survival strategies within daily life practices are the same thing as social movement? The answer to this is yes and no. In my view where the potentials of the emergence of a social movement is the major concern, the germ of a movement must be identified within everyday life among in my case slum and squatter dwellers, as well as within existing community organisations (defined in Chapter 1).

Whatever effect one might expect from such small-scale "counter-culture" social institutions will only become manifest in the very long term. But it could in the long run prove to be more incontestable and irreversible than more abrupt changes within the power structure, because it has been rooted in everyday

\(^{146}\) I find Scuurman's definition very fruitful. I find it problematic, however, that the definition is not related to urban space as such, and that it does not encompass collective organisation focusing on e.g. collective consumption.
practice and in the corresponding basic orientations in which all social structures have their foundations.

One could also argue, as Evers (1985) does that the "marginalised" sectors of the poor population simply do not have the physical energy to go about creating a "sub-culture" and new forms of social relations. With regard to culture, their first concern is to reassure themselves of their human dignity, which will generally mean an effort to imitate the dominant culture. Whatever forms of association they create are dictated by pure necessity and will dissolve the movement when these necessities change.

It is evident that collective movements are inserted in the dominant social and political context of their respective national cultures and receive their main features from this context as stated by various theories. But it is not possible to identify the germ of collective movements from this perspective alone.

Given this background, I will define a collective movement as:

A collective movement, urban based, sharing common interests\(^{147}\), mobilizing around issues regarding collective consumption.

As indicated, I employ a broad definition of collective movements. This is due to the implications of a narrow definition, as e.g. employed by Castells (1983), which means that an analysis of the mobilisation process is not possible before the movement has emerged.

As proposed above the emergence of a collective movement depends on: the nature of social networks involving local power structures and the homogeneity within slum and squatter settlements which is related to the actors' motivation to participate as defined above. Access to resources refers to land/housing allocation processes, as suggested by Castells. Human resources relate to existing community organisations and NGOs, as important factors in the mobilisation process, as stressed by RMT. The response of political authorities will be outlined as the political opportunity structure.

The mobilisation of slum and squatter dwellers refers to the overall analytical framework by involving institutionalised practices, such as economic (land/housing market), political and social institutions. Social institutions involve, in this context, social networks in particular. And at the same time the approach proposed involves an analysis of the social practices of the dwellers, that is, the motivation of the actors. This motivation of the actors is considered as the actors' objective probabilities of mobilising themselves in a collective action.

\(^{147}\). Interest should not only be interpreted in economic terms, but also expressing socio-cultural values.
This chapter outlines existing organisations working within slum and squatter settlements in Dhaka. The data is mainly based on my own field studies and on secondary literature. The model employed to analyse organisations emphasises their strategy, structure and leadership, as suggested by the Resource Mobilisation Theories described in Chapter 7.

This chapter is divided into two parts: NGOs related to the urban poor, and the organisations which I have been focusing on during my fieldwork in Bangladesh.

Literature on organisations working within slum and squatter settlements is scarce. Afsar's report "Towards Organizing the Poor" (1988), is one of the most important contributions. Afsar focuses on the various types of organisations working for the

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148. This survey is limited to organizations directly affiliated to activities aiming to improve the living conditions of the urban poor. It is evident that other organizations may have an impact on the living conditions of the urban poor as well as, e.g. trade unions, political parties, committees, cultural clubs, religious organizations etc.
urban poor in Dhaka, their origins, objectives, programmes, sources of finance, and finally their impact on the living conditions of the urban poor. The study "The Urban Poor in Bangladesh" (CUS, 1979) identifies various organisations based on their objectives.

8.1. Non-governmental organisations

The CUS study (1979) states that the objectives of organisations working in urban areas in Bangladesh are broad in nature and general in scope, while lacking relevant specific programmes and services. These broad objectives include the attainment of self-reliance on the individual and group level. The organisations usually emphasise the promotion of the individual's capacity for self-development. It appears that all levels of organisations emphasise training, with the aim of broadening employment opportunities. The main problems of the organisations are, according to the CUS study, insufficient funds, lack of skilled manpower, and/or leadership crises (CUS, 1979, p.64).

According to Afsar (1988), by the end of 1985, 520 municipal social-service-affiliated non-governmental organisations were active in Dhaka. These organisations work with different strata of the urban population in a range of activities; e.g. cultural and leisure-time activities, health and family planning, education, vocational training and income-generating activities.

Novib's (1991) study on the involvement of NGOs in slum areas in Dhaka reveals that their main development efforts are: family planning, small-scale income generating activities, skill training, and organisation-building focusing on group formation and group action. Although some NGOs are providing the above mentioned services and activities, the report concludes that, on the whole, the interventions are inadequate and suffer from poor quality. This is confirmed by Khan and Akbar (from Afsar, 1988), who found that 24% of all registered voluntary agencies in urban areas were inactive or only partially active. Another important point is that 73% of the active agencies confined their activities to the recreational and cultural fields only. In other words, only a few voluntary organisations are dealing with direct improvement efforts in physical terms in the settlements.

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149. The survey includes 47 organizations operating at the international, national, city and local community levels.

150. The study is based on an analysis of Naripokkho, which is a local NGO.

151. Voluntary agencies are not defined, but the category is likely to include governmental agencies as well as NGOs.
These conclusions should, however, be taken with some reservations, as it is problematic to criticise NGOs as a unified whole. Some NGOs certainly do have an impact in terms of improved living conditions for the urban poor, even though the results may be limited in scale\textsuperscript{152}. A more interesting question to pose would be: Why do so many NGOs fail to obtain significant results in their work in slum and squatter settlements? However, it is beyond the scope of this work to evaluate the impact of NGOs working in urban areas. The important point in this context is that relatively few NGOs or agencies are working for the urban poor.

NGOs did play an important role during the 1974 resettlement of the 200,000 squatters evicted from the city centre. Within the Demra, Tongi and Mirpur resettlement camps various activities were initiated by NGOs, including the construction of latrines; the establishment of health clinics and educational facilities; food distribution, etc.

The mixture of relief and development work on the part of NGOs is illustrated by the case of the resettlement camps in Tongi and Mirpur. The residents of these camps were, as mentioned above, moved by force to these peripheral areas but were not given any land to facilitate their survival, and job opportunities in these areas were restricted. Although the government initially attempted to operate food programmes, these were highly inadequate (Chogill, 1987). The NGOs moved in to fill the gap in Tongi as well as in Mirpur. Once the problems of survival were met, the organisations moved into children's educational programmes and vocational training. House construction and repair schemes were implemented as well as the organisation of groups (e.g. Mirpur). Although it is widely recognised that the NGOs moved in to provide services because the government of Bangladesh failed to do so (Chogill, 1987), one could also argue the reverse; because the NGOs were willing to provide the population in the resettlement camps with basic needs, the government was excused from its fundamental responsibilities.

In the following, three different organisations working within slum and squatter settlements in Dhaka will be discussed. The data are mainly based on my own field studies conducted in two areas of Dhaka. One was the Embankment, a city protection embankment on governmental land; and the other is a slum area located on private land (for a description of these two areas see Chapter 1). The organisations working within these two areas are called Bastahura Samities (Committee of Landless People). Finally, organisation efforts at the resettlement scheme in Mirpur will be examined. Here, the initiatives of organizing slum dwellers have been initiated by a NGO, Concern.

\textsuperscript{152} A large amount of literature dealing with the work of NGOs in the rural areas of Bangladesh outlines a more differentiated pattern.
Bastahura Samities are operating in various squatter settlements in Dhaka (unfortunately it has not been possible to disclose the number of such Samities). The origin of Bastahura Samity can be traced to 1974, when the NGO World Vision took up relief-oriented activities for displaced slum dwellers and squatters who were evicted to the outskirts of Dhaka. Later, various Samities emerged in different parts of Dhaka.

Initially the Samities concentrated on relief and rehabilitation programmes. However, they slowly realised the need for education, income-generation and community development projects. The development objective of the Samities is to improve the quality of the life of slum dwellers through provisions of basic services and needs, and to make the dwellers aware of their rights. Accordingly, the Samities undertake programmes in education and literacy, health care, family planning and vocational training, as well as credit programmes for members of the Samities.

8.2. Bastahura Samity (Khilgaon).

The slum improvement scheme in Khilgaon was initiated by a few students in 1978. The objectives of the improvement schemes were:

- To improve shelters in the area.
- To improve physical services; water, drainage, latrines and power supply.
- To acquire land elsewhere for shelter and services such as primary schools, praying places and shops.

The Samity raises funds among the slum dwellers at the rate of 1 Taka per month. It also attempts to provide various employment opportunities in the area. Skill development for men and women, a repair workshop, sewing, knitting and carpentry programmes were
initiated. Further, the Samity rents out rickshaws to slum dwellers, who in return pay a reasonable rent compared to the conditions on the private market. In 1990, the Samity had 200 rickshaws but when I visited the area in 1992, the number of rickshaws owned by the cooperative had decreased to 35\(^{153}\), and the income-generating activities were closed down.

In 1990, there were 537 committee members and available funds amounting to USS 10,290. In 1992 the number of members had increased to 700, with a male-female ratio of 2:3.

Members' participation in the Samity is limited, and none of the ordinary members participate in the monthly meetings. Although members have the opportunity to select a new central committee every second year, committee members have not been replaced by other participants. Without any doubt, the central committee makes all the important decisions without the involvement of members. It was not possible to examine the perception of the Samity among its members, but it is striking that the Samity leaders denied me the possibility to ask questions on my own.

The Samity has been pointed out as a success story of how slum people can organise and mobilise funds without outside help. However, many problems are attached to the program and most slum dwellers have not experienced any tangible improvement of their living conditions. This seems peculiar as the funding position of the Samity is rather good.

According to the Samity's central committee, the lack of results is partly due to rental households, which do not want to pay the higher rents which result from improved service facilities. Another reason might be the limited number of income-generating activities which could provide slum dwellers with higher incomes.

8.3. Bastuhera Samity (The Embankment)

A Bastuhera Samity was initiated in 1988 in order to rehabilitate 2,000 families evicted from Dhaka city and resettled then on the Embankment on government land. The goal was also to provide schools and infrastructure facilities in the area.

The Samity's strategy is to raise funds from different NGOs operating in Bangladesh and from the local government. In the first category, World Vision has provided medicine and funded the construction of latrines and tubewells (one tubewell was provided by Janata Islami, a political party). However, funding from the

\(^{153}\) According to the central committee of the Samity, they had sold the rickshaws because they were damaged and old, and the maintenance cost was too high. With the surplus funds, the cooperative had bought a piece of land where they wanted to resettle landless people.
local government has not been established yet, which is a general problem affecting all organisations working in Dhaka (CUS, 1979; Afsar, 1988).

The organisational set-up of the Samity consists of a central committee with 21 members, and four sub-committees in education, health, water, and welfare. Every second year a new central committee is elected. The members of the central committee select a chairman from among themselves. The chairman is a powerful person who defines the scope of the committee's work in the area. Although the dwellers did not explicitly criticise the work of the committee or its composition, it was obvious that the chairman possesses a significant amount of authority.

Twice a month the central committee meets to discuss progress and future plans. The members of the central committee are elected by the sub-committees which consist of 11 members each. The sub-committees are elected by/and from among the members of the Samity.

Support to the Samity is overwhelming, as almost 80% of slum dwellers are registered members. However, as the registration procedure only involves obtaining a free membership card, the membership rate is no indication of participation.

The major problem of the organisation, as mentioned by the central committee, is a lack of financial resources to initiate further improvements in the area. The organisation is dependent on financial support from NGOs and government sources.

The long-term strategy of the committee is, according to the chairman, to relocate the dwellers to a permanent settlement. The committee also seeks to strengthen employment opportunities for dwellers. It is difficult to discern whether the strategy is based on realities, or an attempt to legitimise the Samity's presence in the settlement. However, observing the level of activities and the reported financial constraints, it seems that plans are based more on wishful thinking than on realities.

The committee chairman emphasised that the organisation is independent of political parties. This statement should however be taken with some reservations, as the Janata Islamy Party has provided some service facilities, which may indicate a certain dependency on a political party.184.

In general the Bastahura Samities are characterised by inefficiency, and the members have almost no influence. Whether this is due to political affiliation, dependency on external financial resources, or a lack of interest in changing fundamental conditions in the area, is difficult to assess. It is, however, thought-provoking that only a few of the original

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184. Examples of organisations affiliated to political parties are not uncommon in Dhaka. Another Bastahura I visited in Old Dhaka had been divided because of political disagreements.
objectives\textsuperscript{155} have been achieved.

Furthermore, the influence of Samity members is insignificant. General meetings for all members were not established, and although members had formal access to all subcommittees, a handful of members tended to occupy the same posts.

Qadir's study (1975) on Bastahuras Samities concludes that in some cases the Samities are very strong in slum settlements in terms of controlling access to settlements. Some respondents indicated that the Samity would not allow any family with a different political affiliation to settle in the slum (ibid., 1975, p.11).

On this background I will propose that the Samities are unable to function as organisations which improve the living conditions of the urban poor.

8.4. Organisations in Mirpur Resettlement Scheme

The Community Development Programme in Mirpur Resettlement Scheme was initiated in 1984, with the purpose of encouraging group formation, savings among the slum dwellers and social awareness-raising. The Community Development Programme consists of the following activities:

\textsuperscript{155}. Furthermore some of the Samities are spending the funds of the members on non-productive activities; e.g. the Samity working in Old Dhaka spends its contributions from members on processions, meetings etc. The settlers were living illegally in the community, but paid rent to an "owner" who had no legal rights to the land. As in other parts of Dhaka, service facilities were inadequate. In view of these pressing problems it seems very odd that the work of the committee was not associated with these issues.
<table>
<thead>
<tr>
<th>Group solidarity:</th>
<th>Functional education:</th>
<th>Income generation:</th>
</tr>
</thead>
<tbody>
<tr>
<td>TO work with people to improve the slum area.</td>
<td>TO improve the literacy rate of the urban poor.</td>
<td>TO enable access to credit for the poorest.</td>
</tr>
<tr>
<td>TO organise people to solve their own problems.</td>
<td>TO provide people with opportunities to discuss common problems.</td>
<td>TO encourage people to work together.</td>
</tr>
<tr>
<td>TO develop leadership qualities.</td>
<td>TO develop skills for group action.</td>
<td>TO increase people’s assets and skills.</td>
</tr>
<tr>
<td>TO organise people and resources.</td>
<td>TO strengthen and support work carried out in groups.</td>
<td>TO enable people to solve problems.</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Vocational training:</th>
<th>Basic services:</th>
<th>Liaison work:</th>
</tr>
</thead>
<tbody>
<tr>
<td>-Train the poorest in basic skills.</td>
<td>-To support the poorest with basic service.</td>
<td>-To keep in contact with relevant government agencies.</td>
</tr>
<tr>
<td></td>
<td>-To facilitate CDP activities.</td>
<td></td>
</tr>
</tbody>
</table>


In 1991, the Community Development Programme in Mirpur worked with 190 groups and 2241 members.

The women's groups were established on the basis of house blocks. Each group consisted of 12 members. One group leader and one accountant were selected in each group. Community Development Workers were assigned to each group to strengthen and support the work carried out.

The main objectives of the women's block groups are:

1. To build close relationships within the blocks.
2. To solve group problems.
3. To encourage better utilisation of the groups' savings and local resources.
4. To increase the awareness of women’s rights and other related issues.
5. To promote the understanding of other group activities.
Group cooperation

The number of block groups decreased from 190 groups in 1991 to 176 in early 1992. According to a survey made by the CDO in Mirpur, groups have dissolved due to lack of interest, lack of clear objectives, and lack of leadership. The last mentioned refers to difficulties in finding a group leader, and is due to the fact that the group leader must participate in training.

According to the CDO leader, a crucial problem in group cooperation is that the groups have been formed randomly. As household income differs, the willingness and ability of the households to save money differs as well. As expressed by the CDO leader "wage labourers think differently than self-employed workers". Furthermore, the heterogeneity of the groups also refers to different district affiliations. This creates problems when conflicts arise, as dwellers from the same district tend to keep together.

All the respondents attend meetings regularly. The most important issues on the agenda are group savings and loans. Almost all groups have problems obtaining savings on a regular basis from individual members. Even though the monthly payment rate is low, 69% of the members do not contribute to the savings (Unpublished evaluation report, Mirpur, 1992). According to the respondents this occurs due to low income or lack of income. Another reason might be lack of commitment to the group, as the groups were, as mentioned above, formed randomly. Other issues discussed in group meetings are individual problems such as unemployment, problems paying house rent, domestic violence and issues concerning the maintenance of service facilities.

The organisational framework, within which the women's groups are placed, is as follows: a section group, a community group and finally a leadership group. These groups, which consist of men only, take all the final decisions with regard to the settlement, and they are able to dismiss any decision taken by the women's groups.

Loans, investments and repayment

Activities initiated by the women are intended to increase the household income. In 1991, 737 families obtained loans from the group savings. Loans are spent on basic household expenditures (40%), like food and medicine. 52% of the savings are spent on

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156. It is the obligation of the Housing Settlement Directorate to collect house rent. Many of the households have a debt of 500-600 Taka, which they will probably never be able to pay.
various productive activities such as rickshaws (14%), fishnets (3%), small businesses (42%), sewing (1%), and vegetable cultivation (0.5%). Eight percent of the households used their loans to repair tubewells and to pay house rent.

Most of the loans are invested in individual activities; only five percent of the income-generating activities are group based. An important point is that most activities are initiated by male members of the household, while it is the women who provide the capital.

95% of loans are not paid back on time. Almost half of the loans are invested in non-productive activities, while those loans invested in productive activities do not always provide a sufficient profit to pay back the loan. Furthermore, the commitment to repay loans appears to be very low. One reason might be that loans are obtained by women, while it is the men who spend the loans. Thus, they may not feel committed to pay back the loans.

8.5. Analysis of organisations

In order to analyze organisations I will discuss the following: their leadership, structure, goals, and strategies, and finally the impact of the organisations. In assessing the impact I will apply the model developed by Nelson (1979), which examines types of goals and their definitions of them at a collective level.

<table>
<thead>
<tr>
<th>Type of goals</th>
<th>Collective level</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Defensive: petition or demand for government to cease or ease harmful action.</td>
<td>Squatter settlements protests city decision to eradicate.</td>
</tr>
<tr>
<td>2. Allocative: petition or demand for share of existing benefits.</td>
<td>Settlements seek service-facilities or legalisation.</td>
</tr>
<tr>
<td>3. Budget changes: efforts to obtain funds for specific services or programs.</td>
<td>Federation of neighbourhoods associations seeks increased municipal budget.</td>
</tr>
<tr>
<td>4. Policy changes.</td>
<td>Seeking changes in procedures and criteria for service allocation.</td>
</tr>
<tr>
<td>5. Representation in policy-making process.</td>
<td>Regularized role in municipal budget process.</td>
</tr>
</tbody>
</table>

Organisation leadership.

The organisers represent different categories of people, from illiterates to degree-holders, young rickshaw pullers to wealthy businessmen. The analysis made by Afsar (1988) illustrates that the variations in occupations of the organisers stemmed from their different entry points and subsequent variations in programme emphasis. It is important to note that among the organisations defined within the discontent category, there are varied occupational groups (handcart pullers, students, businessmen etc.) of different educational levels (from no education to degree level), having the lowest average monthly income which is less than half of the average income of the organisers of the other categories (ibid, 1988, p.38). The organisers of the disorganisation category are mostly young people, while middle-aged people are more frequently found in the disaster and philanthropy categories. The occupational distribution of organisers in the disorganisation category shows a predominance of businessmen. The majority of members in all three categories are degree holders, having an average monthly income exceeding Taka 3,000, in order words, a middle class income.

In organisations dealing with credit programmes, relief efforts, environmental problems, savings, education and vocational training, almost half of the organisers belonged to the disadvantaged groups: rickshaw and handcart pullers, factory workers and day labourers (ibid., 1988, p.30). Half of the organisers within these same organisations are degree-holders and the next largest group is higher secondary and secondary certificate holders.

In my research, the organisers of the Basthuru Samities were well-off and well-educated people, none of whom lived in the settlements.

The leaders' motivations for initiating these organisations are as follows: The Embankment Samity's leader and committee members seemed to be mainly motivated by humanitarian concerns, and at least maintained an image of working for common or individual improvements. The leader of the Khilgaon Samity, and the committee in general, appeared to be involved because of the financial benefits and status attached to it. This organisation had, as mentioned earlier, quite a large operating fund, as well as good contacts within the bureaucracy (interview with a representative of the Housing Department).

157 Afsar (1988) distinguishes between the following categories of organizations: disaster organizations are initiated as a result of disaster or the displacement of persons. Discontent organizations are initiated because of discontent among disadvantaged occupational groups. Disorganization are defined as slum welfare projects, and philanthropy organizations are led by upper- and middle-class people initiating projects within low-income areas.
It appeared as if initiatives from the dwellers were discouraged in Khilgaon. Most problems could only be solved by exerting pressure on bureaucrats or politicians, and none of the leaders were willing to engage slum dwellers in this work. As stated by the Samity leader in Khilgaon, “slum dwellers are not compatible with such work”. Furthermore, he emphasised “the slum dwellers are not capable of organizing themselves, as this will lead to chaotic conditions in the area”; and “The dwellers do not know what serves their best interests”. Other comments were “We told them if you make committees yourself, you will never get approval from the social welfare department”. And “They (slum dwellers) are uneducated and do not know how to read and write, so how can they form a committee without help from us”.

In Mirpur, the leadership of the block committee was decided through group discussion. Leadership here seems to be crucial to how the groups function. As stated by one respondent, “Some group leaders are more aware of the life pattern and problems in the area that others”. One respondent expressed it in the following way; “We have to obey our leader and trust her”.

Some group leaders in Mirpur were motivated by a commitment to improve the situation in the settlement, while others were more or less compelled to do the work in order to fulfil the formal requirements.

Afsar’s study (1988) concludes that the relationship between organisers and participants may be described as a patron-client relationship (ibid. p.96), where the power base of organisation leaders is based on political affiliation. Based on my own studies, I maintain that the relationship between organisers and participants should rather be characterised as a political machine. According to the definitions of relationships between leaders and the urban poor described in Chapter 5, a patron-client relationship depends on a reciprocal flow of benefits and favours. Furthermore, the link between patron and client is dyadic or individual. The political machine model differs from this by being organised into a centralised system, with a clear-cut actor (either an individual or a group) and a stable and disciplined hierarchy of workers. The participation ensuing from such ties can be described as vertical mobilisation, in that actors are induced to behave in ways designed to influence the actions of the government. The actors, however, are uninterested in the impact of their action. The actors act on instructions, motivated largely, in this particular case, by defence, or fear of the leader, or by a desire for benefits which they believe that the leader may make available to them if they act as he directs. The actors focus on their leaders, rather than the government in general or the specific authorities to be influenced.

The vertically mobilised participation which characterises the Bastahahura Samities clearly hampers the formation of horizontally integrated groups. Vertically mobilised participation precludes active participation from committee members and perpetuates the idea that governmental organisations can be contacted only
through an intermediary, in this case the Bastahura Samities. This explains why the leaders of the organisations were not very keen on the establishment of active neighbourhood committees, as these might threaten their image as the indispensable intermediary in dealing with the government.

Finally, the Samities have to obtain legal registration via governmental authorities, and the strategies of the Samities is to negotiate with the government.

**Structure of organisations**

The composition of the organisations reveals that the members of the executive committees consist of upper-class groups (the leader) and slum people. Although dwellers are represented, this does not necessarily lead to control over decision-making within the organisation, as implicated by Afsar, 1988. On the basis of my findings, it is difficult to verify this statement. My interviews show that the dwellers in general do not participate in the committees' work. It seems that the decisive power factor in the committee is the "broker", who mediates contact between the committee and the local authorities. For example, members of the Embankment Bastahura Samity were dependent on a "broker" with regard to their settlement problems. These "brokers" may be politicians, but in some cases NGOs are approached in order to negotiate with government officials (e.g. in Demra).

According to Afsar (1988) there is a preponderance of male participants over females in the group (ibid, 1988, p.26). It seems that the participation rate of women is related to the types of programmes undertaken by organisations, as more women are involved in programmes relating to education, children and health care. The overall ratio of male to female participation stands at about 2:1 in all categories of organisations discussed in this section (ibid, 1988, p.26).

The involvement of the participants in organisations happens mainly through the organisation workers. Afsar's analysis (1988) reveals the same pattern: organisation workers were the major source of contact for nearly three-fourths of the participants. The next-largest group is reported to be motivated by friends and/or neighbours, while only eight percent were reported to be self-motivated (Afsar, 1988, p.47). In Mirpur, a similar pattern seems to be prevalent. According to my interviews, most of the slum dwellers were motivated by the NGO, Concern, while others were motivated through their neighbours and friends. However, my interviews show that it is group pressure rather than direct motivation which has been the driving force behind participation in the block groups. It is important to note, however, that women did not feel discouraged by male members of their households when they decided to participate in the groups.

According to Afsar (1988) there seems to be a connection between
the goals of the organisations and the nature of people's participation. All the organisations defined as discontent organisations have slum representation in their composition. However, as mentioned before, representation in the committees does not necessarily mean that the slum dwellers take part in the decision-making process. Secondly, Afsar claims a relationship between the programmes undertaken by the organisations and the participation from the very beginning (ibid., 1988, p.90). However, even if the programmes undertaken by organisations are directly related to the needs of the urban poor such as day care, education, improved service facilities etc., it does not necessarily secure the participation of the urban poor from the very beginning. The programmes undertaken in Mirpur indicate that it is, and has been, very difficult to get dwellers to participate actively, even though the organisation's aims are of direct benefit to the settlement in general and to households in particular.

Organisation meetings were irregular and infrequent in the case of Khilgaon and the Embankment, indicating a low participation rate of slum and squatter dwellers.

In order to analyse the goals of the organisations, it is useful to apply the concepts of practical and strategic gender needs (Moser, 1993). The former involves improvement in socio-economic terms, such as improved income, housing etc. The latter implies structural changes such as e.g. women's legal rights and land reforms.

The Bastahuras are mainly focused on physical improvements within the slums. Additional goals of the Bastahuras Samities in the Embankment and in Khilgaon are to obtain security of land and tenure. This is due to the fact that dwellers settled in the Embankment area are located on government land, and in the long-term will likely be evicted from the area. In Khilgaon the threat of eviction is apparently not present, which is why the goal is to buy land for dwellers who do not have access to land or housing.

The goals of the Bastahuras are quite similar and very practical, aiming to solve local problems with regard to facilities and the living environment. The aims of the organisations are not directly linked to political demands. In a previous section I have discussed government policies on land and housing, and have emphasised how slum clearance is still a common strategy applied by state authorities. Given this background, it seems remarkable that no organisations are explicitly demanding access to land. The strategy of the organisation in Khilgaon is to buy land; making access to land more of an individual problem than a state responsibility. This individualisation of the problem is underscored by the organisation's initiation of income-generating activities.

In short, organisations seek a share of existing benefits. But they seldom press for increased budgetary allocations or for broader changes in policies affecting their interests, much less
for regular participation in determining such policies. The Bastahahuras work within the legal framework, and as such their goals must be characterised as meeting practical needs only.

The organisation in Mirpur on the other hand, is also addressing practical needs, but an attempt to meet strategic needs can also be identified. That is to increase the awareness of women's rights and other related issues.

The strategies of the organisations

The strategies of the organisations are connected to concrete development activities rather than confrontation with state authorities. These activities are associated with improving the poor living conditions prevalent in slum areas.

At the collective level the strategies of organisations in Dhaka are linked to a particular locality or settlement.

The strategies of urban dwellers tend to be conciliatory, consistent with their position as petitioners seeking relief from government action or hoping to obtain a share of government benefits. A common strategy is to establish contacts with political authorities through a broker who negotiates directly with the authorities. It is obvious that the strategy of the organisations is based on cooperation rather than confrontation with political authorities.

The impact of the organisations

In Chapter 1 I proposed the thesis that access to human resources is important for the emergence of a consolidation process. Human resources include organisations working within slum settlements. Given this background I will explore the impact of organisations in terms of physical improvements within the settlements, and the role of the organisations in the mobilisation process.

As indicated previously, the direct benefits of organisations in general seem to be very limited. In Khilgaon, dwellers had not obtained any housing improvements, although some minor infrastructural facilities had been improved. One sanitary latrine had been built along with a water tap. Furthermore, access to the main street had been improved by the establishment of paths. However, considering the fact that 53 households are living in the area, these improvements are insignificant. The organisation's plan to buy land on which to resettle the dwellers may even have the effect of slowing down the consolidation process, as rental households in the area do not want improved service facilities because this would lead to higher rent; and moreover they may believe they have better options of homeownership on the land which is going to be acquired by the Samity.
In the case of the Embankment, only one latrine has been established. The area still has serious problems with drainage systems and clean drinking water, and nothing has been done to relieve the severe flooding which occurs during the rainy season. However, one important point is that membership identification might symbolise a certain right to live in the area for the dwellers. Furthermore, as the leader of the organisation has negotiated with the government to rehabilitate dwellers from the area, this could make it difficult for the government to legitimise eviction.

In the case of Mirpur it was expected that with the assistance and inputs available to the residents, there would be a socio-economic change of the settlers' living conditions. Housing conditions have improved significantly, even though dwellers were not satisfied with the construction of their houses. Infrastructure facilities such as latrines, clean drinking water, drainage and garbage collection are also available.

However, another important aspect of living conditions, income opportunities, have not been improved. According to some respondents, the possibilities of improving household incomes were far better in Bhasentek than in the present settlement of Kulshintek. In Bhasentek a market served the community and the business activities had a relatively wide customer base. At Kulshintek, a pre-existing large market made the dwellers' productive activities vulnerable to business competition (CUS, 1988b).

In addition, the external resources provided for Bhasentek were relatively large. Several NGOs have been providing resources such as food, work, etc. Following the resettlement of dwellers at Kulshintek, these NGOs have by and large left the area.

In a previous chapter I compared household income in 1985 in Bhasentek with my own studies on household income in Kulshintek. The average monthly household income in Bhasentek in 1985 was Taka 823, while in Kulshintek in 1992 this figure was Taka 1,400. These figures should be compared to the cost-of-living index from mid '80s until today, which has increased significantly. This comparison is unreliable for several reasons. First, my data are based on a limited number of interviews, while the data from CUS is based on a random sampling. Second, there is a tendency for the respondents to underestimate their income.

<table>
<thead>
<tr>
<th>Year</th>
<th>Index</th>
<th>% Increase</th>
</tr>
</thead>
<tbody>
<tr>
<td>1985</td>
<td>100.0</td>
<td>10.7</td>
</tr>
<tr>
<td>1986</td>
<td>111.0</td>
<td>11.0</td>
</tr>
<tr>
<td>1987</td>
<td>121.6</td>
<td>9.5</td>
</tr>
<tr>
<td>1989</td>
<td>146.3</td>
<td>10.0</td>
</tr>
<tr>
<td>1990</td>
<td>158.1</td>
<td>8.1</td>
</tr>
</tbody>
</table>

do not contain the material resources which the dwellers in Bhasentek obtained for free such as medicine, food, etc., or the income from growing vegetables. Despite these reservations, it is striking that income has not increased more, as the majority of dwellers in Bhasentek received skill training (CUS, 1985a). My own studies have indicated that none of the women used this training in their present occupation.

These findings contradict Afsar's analysis of various organisations, which indicates that organisations providing training and credit or access to credit have increased the income level of the residents (Afsar, 1988, p.43). This could be due to the location of the Bhasentek Resettlement Scheme on the outskirts of Dhaka. The important impact that location has on income opportunities is confirmed by various studies.

Although the impact of Bastahura Samities has been limited in terms of improved physical facilities, I will argue that these organisations have had a positive impact on the settlements as well. First, the leaders know their way through the bureaucratic jungle, in terms of submitting applications for various service facilities etc. Second, the organisations have provided dwellers with a certain degree of security of tenure. In the case of the Embankment, it is obvious that the political influence of organisers has allowed dwellers to stay as long as they have. Furthermore, the membership cards issued by the Bastahuras provide a sense of security for the dwellers that they will be settled in another place in the case of a eviction. The membership card thus represents a form of "legality" in terms of the right to stay in the area. From this it follows that the political affiliations of organisations have had some advantages for slum and squatter dwellers.

Various positive impacts of the group organisation in Mirpur can be identified. The women stressed that "If anybody needs money, they can get a loan. Besides this, group members help each other in case of unemployment or sickness in the family. If somebody cannot pay school fees for their children, they can take a loan", "if the family faces economic problems, they have the opportunity to take a loan from group savings, at a much lower interest rate than on the private market".

The groups were also concerned with social issues such as: "if we have any personal problems the group helps us", "we discuss family problems with other women, and get advice and support if needed".

It is obvious from the above statements that the groups are mainly concerned with everyday life issues, and also that women have obtained economic advantages by participating in a group. The groups, having control over their own funds, do not only have easy access to money, decisions over its use tend to be taken in a more democratic manner. This process helps to develop skills of financial management that allow the creative use of limited funds for both the individual and the group. In addition, the members are no longer dependent on money lenders for usurious credit.
Finally, the economic resources also provide women with more negotiation power within the household. One woman expressed it as follows "now I can make some decisions in the family, and give suggestions to my husband about family matters".

As mentioned previously, life in the slum and squatter settlements is characterised by individualisation. The respondents' statements expose, nevertheless, an awareness of the benefits of group organisation; "one person cannot do much, but when we are 12 people we are very strong, if we face any personal problems, either socially or economically", "if we do not help each other, who will help us".

However, maybe more important is the personal gains as most of the women mentioned that the group has provided them with social and moral support in the case of e.g. domestic violence. The women stated that "if we have any personal problems the group helps us", "the group has given us certain rules to govern our life properly. We cannot participate in any anti-social activities without punishment from the group".

The majority of the women mentioned that they have got more self-confidence after participating in a group; "previously I did not dare to talk with anybody, but now I feel more confident", "I feel more confident after participating in the group. I am now in a position where I can express myself and make demands","I am less isolated now as we are living a more extroverted life", "the group has encouraged me to go outside the settlement, which I did not dare before".

These findings raise an interesting point with regard to the discussion on women's room for manoeuvre. As proposed in Chapter 5, it is necessary to problematisise the assumption that women's room for manoeuvre increases when they get involved in the labour market. The above mentioned quotations confirm that women's room for manoeuvre has increased after their participation in a group; they have got more self-confidence, and they get involved in the decision-making processes within the household.

Some issues raised within the groups were not exclusively concerned with household matters, but with the gender questions as well; "we discuss how to eliminate the dowry system and how to enhance the status of women in the family". These statements confirm a consciousness among women of their vulnerable social situation in the family, and in the society in general.

The findings of the present study are supported by an evaluation report (Kar, 1991) evaluating the social impact of group formation. The report concludes that more than half of the women mentioned that they followed a more "liberal lifestyle after joining the groups. This term refers to increased involvement in household decisions as well as to improved income opportunities.

An interesting point is that women in the present study characterised the groups as units providing "rules of governing our life properly". It suggests that the established social
relations among women has, to a certain extent, replaced the role of Samaj. It is striking that regarding the benefits of participating in the labour market, the respondents stressed increased income, whereas the benefits from group organisation are evaluated mainly in terms of socio-cultural factors.

The importance of non-governmental organisations, as in the case of Mirpur, for the emergence and function of squatter and slum organisations should not be underestimated. However, it is difficult to disregard the argument that NGOs have become the new patrons of the poor and that a new relationship of dependence is being established (K. Westergaard, 1992). One respondent stated; "households do not pay rent on time because they think the government should provide everything for free. The dwellers do not try to be independent because they can get help from various organisations". Another critical issue, raised by political parties in particular, is that the activities of the NGOs coopt political activists and lead to a process of depolitisation (K. Westergaard, 1992). This issue is also raised by Beall (1996) who proposes that there is a danger if women confining themselves to organising self-help and survival strategies. This can result not only in other sectors and institutions being allowed to abdicate responsibility for the provision and redistribution at the urban level, but also in women being left to manage communities on their own, without resources or political and professional support. However, I will argue that the present organisations in Mirpur have avoided this development by involving opportunities for women of personal self-development and advocacy.

Another important issue is the sustainability of the group organisations in Mirpur, when the NGOs withdraw from the settlement. An assessment of the sustainability of group organisation made by community workers in Mirpur concludes that some groups are stronger than others in adopting the rules and procedures proposed by the NGOs, and that these groups already functioned for some time without human support from the NGO. However, groups which are not capable of functioning on their own at this stage, are more critical with regard to sustainability. It is not the intention of this study to provide a comprehensive analysis of factors determining the sustainability of the group organisations in Mirpur. However, one important factor which seems to prevent the sustainability of group organisations is that the loans are given to individual members. This means that it may only be a privileged minority which benefits from the loan, and based on this, it could be argued that the system does not promote collective empowerment of the groups, which is an important factor influencing the sustainability of the groups.

8.6. Conclusion

In this chapter I have analyzed the organisational capacity of existing organisations within Dhaka’s slum and squatter settlements. As stated by Castells and RMT the organisational
capacity is important when considering mobilisation processes.

The important issues raised are the strategy and the goals of the organisations, the relationship between the leaders and the participants, and the political autonomy of the organisations.

With regard to the first mentioned, the goals of slum organisations (Bastahuras) are, according to the model at page 192, limited to stage two and three, that is, to allocative goals and budget changes. The organisations seek a share of existing benefits, but the aim is seldom to press for increased budgetary allocations, for broader changes in policies affecting their interests, or for participation in determining such policies (stages 3, 4, 5). The strategies of the Bastahuras can be characterised as meeting practical needs only. Evaluating the impact of the organisations in these terms, the findings suggest that the Bastahuras meet the practical needs of slum and squatter dwellers and only to a limited extent.

The group organisation in Mirpur is characterised by mainly being concerned with everyday life issues, and not political demands as such. However, it is obvious that these issues involve political matters as well, as illustrated by e.g. gender questions raised in the groups.

The organisational structure in the Bastahuras is characterised by a vertical structure, which precludes active participation from committee members. Whereas the organisation structure in Mirpur is characterised by a horizontal structure at least at the group level. At the community level, the groups are placed within a vertical structure where the community and leadership groups make the final decisions, and they have to approve any decisions made by women. It is obvious that this institutional framework prevents some structural needs from being addressed.

However, considering the consolidation process, the group organisations in Mirpur provide positive indicators, that is, an improvement of the social life and a strengthening of social networks.

The question of political autonomy is one of the main points of discussion in "The City and the Grassroots" (1983). Castells argues that only politically autonomous movements are able to achieve structural changes in the city. In the case of Dhaka, the aim of the Bastahuras is to obtain legal registration through state authorities in order to get access to resources such as financial support, but also to legalise their existence. In addition, it is not uncommon that Bastahuras are affiliated to the ruling party. These strategies reflect legal as well as illegal settlements’ dependency on the political system. As emphasised by Castells (1983), without the state’s tolerance or without any effective political support, the dwellers would not even have the right to their physical presence in the city.

On the other hand, Castells emphasises that social movements must be independent of political parties. It leads to an ambiguous
conclusion that social movements must be politically autonomous and, at the same time, the very existence of slum and squatter dwellers depends on the political system.

The nature of the goals and the strategies of the Bastahura Samities could be explained in terms of this dilemma. On the one hand they are dependent on the political system in terms of legalisation, and on the other hand they are obviously restricted by their affiliation to political parties.

In conclusion, the present findings show that changes in everyday life practices are important considering the mobilisation of slum and squatter dwellers. This confirms the assumption proposed by Evers (1985), who argues that it is impossible to separate the social and political level when analysing social movements. This separation implies that only organisations striving for political changes are "real" social movements. According to Evers, it is within the daily life practices that the possibilities of the emergence of a social movement will be found (see Chapter 7). Consequently, the discussion on political and cultural autonomy as proposed by Castells and the NSM approaches may not be that important, and it would be a destructive act to assume that everyday life strategies do not contain any potentials for the emergence of collective action, and, furthermore, its development into a collective movement.
Mobilisation within slum and squatter settlements.

The purpose of this chapter is to analyse mobilisation potentials and constraints within selected slum and squatter settlements in Dhaka. It is not the intention to provide a comprehensive analysis of factors influencing the mobilisation process in Dhaka, but to point at critical issues which, according to the analytical framework outlined in Chapter 7, are crucial for the emergence of a mobilisation process.

The mobilisation process has been operationalised in Chapter 7 as: Mobilisation potentials, which involve potential participants' access to and control over resources, which has been defined as first, the existence of community organisations and or NGOs, and second, the nature of the land/housing allocation system. Motivation to participate has been defined in terms of the degree of homogeneity/heterogeneity; the social organisation within slum and squatter settlements; and the dwellers' perception of the possibilities of changing their living situation. Finally the political opportunity structure which refers to the political context of collective action.
9.1. Mobilisation potentials

The potentials for mobilising urban dwellers are based on the importance of the settlement as a territorial base for collective action. In this view slum and squatter dwellers are forming a social base for the emergence of a collective movement. This is due to a structural situation expressed in the reproduction relations (access to collective consumption) and in the relations to the state. The argument proposed by Castells (1983) is that collective consumption plays a crucial role in the development of urban social movements, as it means that new sources of contradiction arise. Leeds (1974) points out that despite the diversity of occupational, residential and family situations among urban low-income groups they experience a common set of frustrations in which the "exclusiveness" of the urban elites is apparent. These include the practices of public agencies and/or credit agencies in providing limited access for low-income groups.

The importance of community organisations and NGOs is derived from RMT, emphasising that pre-existing organisations are crucial for the emergence of mobilisation. The importance of land/housing allocation processes are related to the fact that it is within this field that many collective movements have emerged during the last decades (see Chapter 7).

In Chapter 8, I analysed existing community organisations and NGOs working within slum and squatter settlements in Dhaka. Although slum dwellers face huge problems the Samities have failed to mobilise slum dwellers to solve even the most urgent problems. Analysing the relationship between the leaders of the organisations and the dwellers the study disclosed that this relationship is based on patronage rather than any form of collective mobilisation. In addition, the structure of the Bastahura Samities did not involve active participation by the members, and the goals of the Samities were restricted to meeting physical needs only.

The mobilisation potential of the group organisations in Mirpur is more encouraging with regard to members' participation and the goals of the organisations, which include consciousness-raising, income-generating activities and group forming practices. However, the question of whether these organisations constitute a basis for the emergence of a collective movement seems to be more complex. I will elaborate on this issue in the following.

A wide range of recent literature has analysed the political potential and limitations of community organisations, including their long-term impact on institutional and societal changes. One argument proposed is that community organisations need to address and/or cooperate with broader constituencies such as local governments, collective movements, other community organisations, etc. in order to survive on a long-term basis. In addition, Castells (1983) argues that without political parties and an open political system, the demands generated by collective
organisations do not generate social reforms and institutional changes.

These issues are directly related to the sustainability of community organisations and to their long-term impact upon urban policy and community.

Organisational sustainability is, as mentioned above, normally regarded as implying that local organisations must integrate themselves into official political and economic systems in order to survive in the long run. The organisations in Mirpur and the Bastahura Samities can be characterised as need-based organisations. They consider themselves consumers, rather than a political class pushing for more fundamental changes. None of the organisations have attempted to make strategic needs a part of their own struggles or those of other organisations and movements. As suggested by various studies (Barrig, 1996), these organisations are increasingly isolated from other organisations, and often do not build coalitions or envision a broader transformation of society; a situation, she argues, which results both from institutional constraints and from the organisations’ inability to conceptualise new political strategies.

With regard to community organisations’ long-term impact upon the community, I argued in Chapter 8, that the group organisations in Mirpur may possess some potentials. This is based on the fact that women, in spite of their low degree of representation in formal community leadership, participate in organisations attempting to improve their living conditions, this testifies of their importance as participants in community development. However, with regard to urban policy, the development seems more problematic. Beneria (from Lind & Farmelo, 1996) found that there has been a privatisation of the struggle for daily survival along with the broader process of privatisation taking place. Poor households become increasingly responsible for social reproduction, with little or no help from the state, or even from private organisations. Rather than becoming more dependent on the state, poor women and their families have become more reliant on social networks than on any other form of welfare provision and/or social support. This process has led to a lack of collective action.

Other studies conclude more positively about the potential of community organisations of influencing policy agendas and negotiating power in their local communities through interactions with e.g. NGOs. In the case of Mirpur, women’s participation in organisations engendered the traditional arena of women’s role in the household in particular. Women’s participation in these organisations must therefore be viewed not only in terms of their actual involvement, but also in terms of how they negotiate gender relations and political issues in their daily lives and

160. Strategic demands are defined as demands which involve fundamental changes in the society, such as land reforms, gender roles etc.
Another related issue is the role of the NGOs in mobilising slum and squatter dwellers. On the one hand, the activities of the NGOs have been criticised for coopting political activism and leading to a process of depolitisation (K. Westergaard, 1992). On the other hand, K. Westergaard (1992) stresses that NGOs have the potential of being the advocates of the oppressed groups within civil society. Such processes may further the process of involving the poor in political and economic decision-making processes, but it may also give a backlash.

This line of argument is also supported by Naerssen (1990/91) who argues that NGOs with community development programmes they make efforts to increase consciousnass, put finance, volunteers, organisational skills and social networks at the disposal of neighbourhoods. Consequently, the importance of NGOs in the emergence and function of squatter and slum organisations should not be underestimated. The discussion on the role of NGOs in mobilising urban dwellers is a crucial issue, and more studies within this field need to be done, in a Bengali context.

The next point to be considered is the land/housing allocation processes, as described in Chapter 4. According to Castells the threat of eviction is an important factor when analysing the emergence of collective movements. The argument proposed is that land invasions in many cases need some organisation beforehand. In Bangladesh the squatting process is generally characterised by being a gradual process, which is a result of spontaneous action by individual settlers seeking housing on publicly or privately owned land. According to Nelson (1979), squatter settlements established in this manner are less likely to develop collective movements.

As described in Chapter 4, the allocation of land/housing is dominated by commercial allocation, and in the case of low-income groups it is mainly by illegal land allocation. According to Habitat (1982) is difficult to develop community solidarity in illegal settlements, because dwellers tend to see their interests and concerns in purely individual terms. The relationship between the settlers and the landowner is in many cases characterised by a personal relationship, which obviously hampers the emergence of mobilisation.

9.2. Motivation

There has been a tendency to consider slum and squatter settlements as homogeneous units. In the present study of selected slum and squatter settlements, the dwellers have been

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161. Schuurman and Heer, 1992, have made an analysis of the interrelation between NGOs and Social Movements in Latin America.
identified as a heterogeneous group.

Economic differences can be identified such as settlers with permanent employment, and settlers with temporary employment. The former group does not only have a higher income, they also control more social capital compared to the latter group. Social capital as skills and social networks. However, based on the present study there is not indication that income differences are important with regard to mobilisation potentials\textsuperscript{162}.

Another dividing line which seems more crucial is between renters and owners. As in the case of Khilgaon, it is obvious that different interests exist between owners and renters with regard to the establishment of service facilities. In this respect, economic differences should not be underestimated, as improved service facilities mean an increased rent, and are as such a heavy burden on low-income groups, and temporarily employed in particular.

Furthermore, "districticism", involving people from the same regions clustering together in settlements, seems to be a decisive factor in the context of Dhaka. The settlers maintained that it is difficult to get close relationships with people from other districts than their own home district. Several studies have confirmed this tendency towards "districticism"\textsuperscript{163}.

It has been argued that the diversity of slum dwellers is associated with the size of settlement (see Nelson, 1979). This is confirmed by the present findings, where in small settlements such as Mohammadpur and Khilgaon, "districtism" was not prevalent, while in Mirpur the community leader mentioned it as a main issue, especially during the establishing of groups.

In addition, the present study has indicated that differences of interest may be gender based as well. As stated earlier, various studies have proposed that women have in part the same interests as men, but also quite conflicting interests. These conflicting interests occur at the settlement as well as at the private level. In the case of Dhaka, the conflicting interests within the households are mediated through the control of male members with regard to the decision-making processes within the household. Furthermore, as women are responsible for the reproduction of their family, they have to provide basic services to the household. This responsibility may explain why women are easier to organise at the settlement level than their male counterparts. It should

\textsuperscript{162} A study conducted in the Philippines confirms this, concluding that different compositions of classes do not have any impact on the emergence of social movements (Naerssen, Ton, 1990/91).

\textsuperscript{163} It is interesting to note that the diversity between inhabitants based on districts normally does not seem to be an important dividing line between Bangladeshis, however its importance in the case of urban settlements might be due to the economic situation, and hence increased competition around access to housing, jobs, service facilities, etc.
be stressed, however, that the main motivation for women to participate in organisations is to confront the economic problems which beset low-income households. Of course this has certain benefits for the women, but they bring forward that the well-being of their children and husband is of supreme importance.

Another social base which is important when considering the mobilisation of slum and squatter dwellers is the importance of social networks within the community areas. I have argued that it is necessary to distinguish between horizontally and vertically based networks. Social networks established among women in settlements are characterised by being based on solidarity (horizontal relations). Men’s social networks are, on the other hand, based on vertical relations, social networks which are established with persons outside the settlement area. Even though these networks have not been analysed in detail in the present study, other analyses (Roberts, 1995) have stressed that these networks are in many cases characterised by dependency, e.g. between the employees and the employer. It is obvious that vertical relations do not provide a social base for the emergence of a collective movement. In regard to horizontally based networks Roberts (ibid.) stresses that these can both inhibit collective action and, under different circumstances, promote it.

Another point to be considered is leadership in the settlement. As argued previously, a trusted leader is very important for the emergence and continued existence of a collective organisation (see Chapter 7, and also Schurrman & Naerssen, 1989). The implications of the traditional power structures’ tendency to dissolve in urban settlements in Dhaka are contradictory. On the one hand, it may reflect some shift in terms of who benefits from the system. On the other hand, it may remove a safety net of social pressure, and so make the dwellers more vulnerable to exploitation. It opens up settlements to exploitation by other actors; it is obvious that the room for manoeuvre of the mastans has increased because of a lack of internal organisation.

The motivation to participate in collective movements is reflected by the strategies dwellers adopt in order to change their situation. That is, the extent to which actors will seek collective answers or retreat to the private realm of the household and other networks of survival. As mentioned in the previous section Beneria, Feldman (1992) found that there has been a privatisation of the struggle for daily survival: poor household have become more reliant on family networks than on any other form of welfare provision and/or social support.

The group organisations in Mirpur illustrate how women have developed their own strategies to seek safe living conditions for themselves and their families. The absence of support from governmental institutions means that groups of women have taken the issues into their own hands, rather than rely upon external help from the political machinery.

The tendency among urban low-income dwellers to rely on
individual strategies in order to change their situation is confirmed by statements made by the respondents in the present study. The respondents' perception of the responsibility of their housing situation involved mainly their own individual responsibility. Typical statements included "We are living on illegal land; if we demand improved housing conditions, the landowner will throw us out of the settlement", and "the state authorities do not provide us with service facilities, as this is illegal land".

These statements disclose some interesting issues. First, the dwellers are aware of their insecure position living on illegal land; and second, they do not believe it is the responsibility of the government to provide service facilities in these areas. It proves that the demand on collective means of consumption becomes individualised in illegal settlements.

However, one thing is the actual strategies adopted by the urban low-income groups in order to sustain life in an urban context, an other element is the expectations of the dwellers. The majority of respondents preferred the government to provide them with housing, another part (around 10%) stated that they would change their situation by starting a business, while (around 15%) mentioned that they wanted to educate their children (Afsar, 1988, p.95). These findings indicate that slum and squatter dwellers' preferred strategies are characterised by both extracting benefits from the political system, and by making individual efforts to improve living conditions.

Based on this study the expectation that external resources should solve their housing problems was prevalent in Mirpur as well. The dwellers there stated that the government or NGOs should provide them with employment and solve their housing problems, whereas dwellers in other settlements usually stated that they would rely on their own resources. It is interesting to note that the only settlers living in a settlement provided by the government and external sources, involve external aid as a resource to improve their situation. The positive interpretation of this statement could be that they are more conscious about policy matters; the negative interpretation of the same statement could involve that the dwellers are more dependent than previously on external resources. It is not possible, based on the present data, to draw any final conclusion in this respect.

It is important to note that in spite of the huge problems involved in resettlement schemes initiated by the government, the settlers still consider this solution to be the most suitable. This seems to be contradictory: on the one hand the dwellers do not have any faith that the government will serve their interests, on the other hand, they still hope that the government will provide them with adequate housing and employment opportunities.

I will argue that this contradiction should be explained in terms of the settlers' living conditions in general. On the one hand, they are living in the city, but they do not have sufficient
resources to participate in urban life: the economic and educational resources and the influential social networks crucial to obtaining access to housing and employment. This means that the resources which are essential in order to obtain access to urban resources are outside the reach of the urban poor, and that they are very well aware of that.  

Siddique, et al., (1990) indicates that a significant part of the informal sector poor (defined at page 140) are satisfied with their situation, and do not have any expectations that their future life will change in a positive direction.

Based on this it is possible to suggest that expectations of urban life are determined by the living conditions of the urban poor. The degree to which actors are capable of choosing their job, of defining the quality of their work, get access to proper housing and service facilities etc., varies considerably with their income and level of education (see also Chapter 5). For dwellers with non-skilled or even semi-skilled work, the possibility of advancement is very limited; higher positions demand educational levels far beyond those attained by the poor.

9.3. The political opportunity structure

As stated in Chapter 7, the political opportunity structure involves the possibilities of actors within the political system. In the '60s it was feared that low-income illegal settlers would form a vanguard of political radicalism which would threaten the overall stability of political systems. However, such notions were quickly set aside when research showed that in fact the low-income groups were often conservative and closely related to the political process through their dependent relations with government agencies, politicians and political parties (Leeds, 1969; Eckstein, 1988).

Although the political system in Bangladesh is characterised by a party system with elections, and although there is a high frequency of squatter participation in elections, my studies reveal that the relationship between slum dwellers and political institutions tends to focus on an increasingly diversified bureaucratic structure rather than to deal with competing parties. However, the significant participation rate of slum dwellers in general elections could indicate that political parties are quite active in slum and squatter settlement areas.

164. These findings are in line with Bourdieu's description of urban migrants in Algeria (Bourdieu, 1979). Bourdieu emphasizes that urban migrants have experiences from modern society, but without being a part of it. That is why they are developing a passive strategy, because for them it is the only possible opportunity.

165. Quadir (1975) indicates that 99.5% of male voters and 95% of female voters participate in general elections in Bangladesh.
As one woman expressed: "No government did anything for us. They only come during election time for votes, and afterwards they disappear until the next election". It seems as if it is only during elections that direct relations between political parties and slum dwellers are established. Furthermore, the influence of slum dwellers on the political system is mediated through Bastahaura Samities, which by being formalised as governmental institutions work within the governmental system. Finally, as mastans are becoming increasingly politicised, they also ensure that settlements are operating within the existing political institutions.

From this it follows that slum dwellers means of getting rewards tends to be seen as associated more with the bureaucratic establishment than with the political parties. Aside from the above mentioned political control, this is due to the complex administrative apparatus which has been set up to deal with settlements over the last 20 years (see Chapter 4).

The important role of the bureaucratic system is further confirmed by its responsibility for the eviction of slum and squatter settlements in Dhaka. In the beginning of 1992 an unauthorized settlement was demolished by RAJUK. A magistrate working for the RAJUK, with the assistance of a contingent of police, ordered hired labourers to demolish a settlement without having the necessary formalities fulfilled (Daily Star, 7.1.1992). These formalities include a serving notice asking the dweller to remove themselves from the area within a particular period, and an announcement of the date and time of demolition. In addition, the authorized officers must be physically present on the spot during the demolition of the settlement. The magistrate's presence is to observe whether any violation of rules occurs, while the presence of police is necessary as a preemptive measure to combat any possible resistance by dwellers. But in the case of the above mentioned eviction, the magistrate and the police illegally demolished the settlement. This is not an isolated case, but one of many incidents of illegal demolition of settlements which take place without any government interference.

Another important point is the official attitude towards the urban poor. I outlined previously how professionals as well as politicians have ideologically criminalized Dhaka's slum and squatter dwellers, describing them as hotbeds of criminal activities. The communities are regarded as being without any economic value, and as a pestilence for the society in general. The ideological criminalizing of slum and squatter dwellers was intensified in 1974, when 200,000 slum dwellers were evicted from central Dhaka. Ideological criminalisation was followed by legal criminalisation. There has not been any attempt by the state to legalise existing slum and squatter settlements.

The political opportunity structure is not only characterised by repressive policies towards slum and squatter settlements, integrative policies are also performed through the integration of community organisation (Bastahaura Samities) into the
political system. As argued by Castells (1983) the dwellers need to maintain a close connection to the political system in order to protect the material and spatial basis for their way of life. This argument is derived from the nature of slum and squatter settlements as being dependent on the political system. On the one hand the relationship between the political system and the Bastahura Samities has provided the dwellers with security of tenure, on the other hand I will argue that this relationship has created an institutional crisis within the Bastahura Samities. This is due to the fact that the Bastahura Samities are not getting any/or only minor financial resources from the political institutions, and, in addition, the demands forwarded by the Samities are highly restricted due to this relationship. In addition, the Samities' interactions with the political machinery are based on clientalism. Although patron-client relationships exist under most political systems they flourish under the conditions of an unevenly developed economy in which access to resources is not determined by standard administrative procedures.

While the general awareness of the local political situation within slum and squatter settlements is high, this has not lead to collective or group activities. This can be explained by a certain individualism of slum dwellers and their involvement in survival strategies, as well as by the fact that some of them are unable to cope with the strain and hopelessness of a harsh slum life. Furthermore dwellers are aware of their vulnerable position in the city, and as such it is a preferable strategy not to confront state authorities.

To state this position is not to say that participation by urban dwellers is useless or pernicious. A good deal of defensive political participation on their part succeed to some degree. That is, the intercession of brokers and neighbourhood groups do indeed persuade governmental officials to modify or cancel harmful actions. Needless to say, these are important gains to those concerned.

9.4. Conclusion

I have provided elements for an explanation as to why slum and squatter dwellers in Dhaka do not organise themselves in collective movements. In Chapter 7, I argued that the emergence of a collective movement depends on the following: mobilisation potentials, motivation to participate and the political opportunity structure.

Analysing these elements, it is not possible to identify any mobilisation potentials within Dhaka's slum and squatter settlements. Explanations as to why dwellers do not organise themselves in collective movements have been provided by focusing on the institutional setting such as the land/housing market and the political opportunity structure, and strategies adopted by the urban low-income groups in order to survive in an urban
context.

From this perspective it is obvious that repressive as well as integrative policies and the heterogeneous nature of slum and squatter dwellers are important factors. In addition, the land/housing market individualises the housing problem, as well as the provision of collective consumption. The dwellers evaluate their possibility of improving their living situation, as one of individual strategies rather than collective efforts. This is due to the institutional setting as outlined above, but also to the social relationship between the land owner and the dwellers, which is based on personal relations. In addition, the dwellers are a heterogeneous group, the most important dividing lines identified in Dhaka are between renter/owners and men/women.

According to the "Culture of Poverty" thesis, presented in Chapter 3, no active role of slum and squatter dwellers is to be expected in order to improve their situation. The explanation for this is found in the disappointment which slum and squatter dwellers encounter in their efforts to fulfil their aspirations because of structural barriers, which consequently leads to apathy and fatalism. According to this argument slum and squatter dwellers are apathetic because of their personal characteristics and will not bring about any change. Other studies have emphasised the potentials of slum and squatter dwellers as a social base for the emergence of a collective movement (Chapter 3). However, the present study has indicated that dwellers are neither apathetic nor social actors for societal change. The dwellers participate actively in order to consolidate their position in Dhaka; they build their houses themselves, and women in particular organise themselves in order to sustain a life in the city. The issue is not one of lack of interest in collective solutions on the part of the low-income groups, but one of structural conditions that foster individualism.

In Chapter 1, I proposed that a collective movement is essential the emergence of a consolidation process. Based on the present findings it is not possible to make any decisive conclusions in this regard. One could argue, that as long as the land/housing allocation processes are determined by the market, putting pressure on state authorities may not be that essential. However, the state is still an important actor at the land/housing market, regulating land prices etc., as well as providing collective consumption. Consequently, collective movements are essential for the emergence of a consolidation process.
CONCLUSION

At the beginning of my research I gave myself the task of analysing the possibilities of constraints on the emergence of a consolidation process in Dhaka's slum and squatter settlements. I have been focusing on consolidation in terms of improved housing and the establishment of social organisation within slum and squatter settlement.

The study was meant to provide insights leading towards a better understanding of the living conditions of low-income groups in slum and squatter settlements, and to point at critical issues, which prevent/promote a consolidation process. Taking the comprehensive nature of the thesis into consideration, it is not surprising that a wide range of additional issues have been identified during the working process, which have only been touched upon very briefly. Therefore, it is my hope that the thesis will not only contribute to enhancing the level of knowledge with regard to slum and squatter settlements in Dhaka, but will also provide entry points to future research on the issue of slum and squatter settlements.

In the following section, I will outline the theoretical approach applied in this study. Second, I will present the main findings of the study, third I will present methodological reflections, and finally I will delineate issues for further research.
The theoretical approach

The theoretical approach adopted in this study is influenced by Bourdieu and Giddens. These theories involve a perception of actors as actively constructing, within the limits they face, their own patterns of organisation and their own ways of dealing with intervening institutions. In producing social practices which make up the visible patterns that constitute society, actors draw upon structural properties which are themselves institutionalised features of society. Structures create personality and society at the same time, but in both cases in an unpredictable manner, because of the unintended consequences and the unacknowledged conditions of human conduct. The main point here is that an understanding of social action must be based on a concept of knowledgeable and capable actors (Giddens, 1984), and not on the assumption that social action is merely a result of the differential impact of societal forces.

Therefore, a main task of the analysis has been to identify and characterise actors' social practices; the conditions under which these arise; and how they solve specific problems, and their outcomes. The latter involves both the intended and unintended consequences of action (Giddens, 1984).

In order to analyse the development of slum and squatter settlements I discussed various urban theories. I argued that the focus of attention ought to be the processes in which the urban low-income groups are involved within urban life. This perspective reckons that it is insufficient to analyse urban social processes as determined by the urban community alone (Chicago School). A more adequate approach is to look at communities as a method for the study of social change (Pahl, Gans). Communities are studied as a method of obtaining data on those processes of social change for which the locality (in this case settlements) is an appropriate level of analysis. An adequate understanding of these processes, however, takes the researcher far beyond the confines of a particular locality. It does not imply that socio-cultural conditions at the community level are irrelevant, but that they have to be analysed in an interplay with economic, social and political processes at the national/international level.

From this perspective, urban space can be considered to be at the same time generated by and producing social relations. It includes the consequences of urban spatial structures on dwellers' everyday lives, which are determined by societal structures, and the strategies which the dwellers' adopt in order to sustain a living in the city. This position qualifies the discussion on urbanisation, as it takes into consideration on the one hand the specificity of urban life, and on the other hand recognises that the urban space is generated by economic, political and social processes. And it includes a perception of actors as actively involved in urban processes.
The components derived from theories of urban development, analysing the possibilities for/constraints on a consolidation process; have been divided into: land/housing allocation systems; income opportunities; government policies; the socio-cultural context and collective movements. The nature of land/housing allocation, income opportunities and state policies has been identified as crucial to the analysis of access to and improvement of housing. The socio-cultural context covers the socio-cultural setting, and the social coherence within slum and squatter settlements. Collective movement refers to the assumption that a collective movement is necessary for the emergence of a consolidation process.

10.1. Main findings

The study has confirmed the assumption that economic and political factors are decisive for the emergence of a consolidation process. This conclusion questions the tendency within recent urban theories, which emphasise the importance of socio-cultural aspects analysing housing processes in general and the consolidation process in particular. It does not mean that socio-cultural aspects do not influence the consolidation process, but that these have to be analysed in an interplay with economic and political processes.

The relative importance of economic, political, and sociocultural factors for the emergence of a consolidation process is a function of the land/housing allocation system. With an allocation system dominated by illegal land/housing allocation, dwellers' access to land/housing is determined by economic capital. E.g. in cases where land invasions provide low-income groups with access to land/housing, the allocation is determined by the possibilities of establishing patron-client relationships between the invaders and the political system, and/or by the strength of the collective organisation among the dwellers.

The recognition of illegal settlements from governmental institutions, by their turning a blind eye to the practices of illegal sub-dividers, and the government’s failure to offer an alternative to these practices, have also had farreaching effects on low-income groups' access to housing. First, illegal slum settlements are not provided with service facilities because of the illegal nature of the settlements. Second, governmental institutions' lack of responsibility for providing service facilities etc. provides the dwellers with no other alternative than to buy these services in the private market at a higher price, than the price of collective consumption in the formal parts of the city. Third, as the demand for illegal slum housing continues to increase, it will become more and more difficult for new-comers to get access to housing.

Political and economic processes, as described above, constrain the emergence of a consolidation process in slum settlements.
Making a comparative analysis of the four slum settlements in the present study, out of the four slum settlements studied, only in Mirpur resettlement scheme could significant improvements be identified. However, it is important to bear in mind that the houses in Mirpur were allocated to the dwellers on very favourable conditions in terms of a low rent. In addition, the dwellers were provided with access to adequate service facilities. External support from an NGO and the government has in this case been a precondition for the improved housing conditions.

These findings suggest that external resources (in human as well as material terms) have in this case been a precondition for the improved housing conditions.

Although political and economic factors play a significant role in determining the direction and outcome of housing allocation processes, these factors must not be analysed in isolation from other social and cultural processes. Involving such aspects it is possible to see how distinct behaviours of slum and squatter settlement processes across regions reflect different survival strategies adopted by the urban low-income groups to acquire land and housing. In this context the study has found that social networks play a crucial role for new-comers' access to land/housing. In addition, even though economic capital is determining the access, in many cases social relations with the land owner (social capital) is also required in order to get access to land/housing.

The other dimension of the consolidation process, namely social coherence, has been analysed in terms of horizontally based social networks and the social life within the settlement. Social coherence was identified among women in particular. Women establish social networks in order to perform their productive and reproductive tasks. For their male counterparts the community does not have the same value, their chances of getting access to work and thus maintain/increase their status in the society is related to opportunities outside the settlement areas. However, the household should be regarded as a unit, where men and women perform various tasks in order to reproduce the household. Therefore, it is not surprising that it is women who establish and maintain the social networks within the settlement, and it does not mean that men are excluded from the benefits of these relations.

In contrast to previous studies of social life in Dhaka's slum and squatter settlements the present study has found that female dwellers characterise the social life in positive terms. The perception of social life is closely related to the existence of social networks within the settlement. On the other hand, there are external factors which are threatening the social life, that is, the so called Mastans. Mastans provide themselves with an income through criminal activities, such as blackmailing and/or money lending within the settlements.

At the community level, with the existence of horizontally based social networks among women and a positive perception of the
social life, it is possible to identify social coherence within slum and squatter settlements.

Based on the elements determining the mobilisation potentials of slum and squatter dwellers, it is not possible to trace any potentials for the emergence of an autonomous mobilisation process in Dhaka’s slum and squatter settlements. At the community level the following constraints on the emergence of a mobilisation process have been identified: first, the settlements are heterogeneous in economic and social terms; second, the survival strategies of the urban low-income groups are highly individualised, access to land/housing in particular; third, the existence of community organisations (based on cooperation with local authorities as in Khilgaon and at the Embankment) tends to demobilise dwellers in the sense that these organisations integrate initiatives from the dwellers before dwellers’ demands for e.g. improved housing develop into open conflicts.

The group formation in Mirpur which was initiated by an NGO has proved to be effective in mobilising women in particular. These women’s groups have not only made women less vulnerable in economic terms, they have also increased women’s consciousness with regard to their status within the household and in the society in general. The constraints identified preventing these women’s groups from developing into a collective movement are that the groups are locally based, and they do not attempt to link up to other organisations in Dhaka.

As long as political parties do not attempt to mobilise slum and squatter dwellers, and the government does not respond to the interests of the urban low-income groups either, NGOs are likely to increase the political space. Whether such a development would be successful in mobilising the urban low-income groups in Dhaka remains an open question.

Urban life has certainly brought new insecurities for low-income groups in its wake, but also new potentials and opportunities. The female respondents in the present study abandoned the old perceptions of women as passive actors of predestined roles, and increasingly behaved as active actors who sought to anticipate the new insecurities and to exploit the new opportunities. Despite women’s low degree of representation in formal community leadership, their participation in community activities testifies to their importance as participants in creating social coherence within their settlement areas.

**Land/housing allocation processes**

As a consequence of inadequate state policies with regard to the provision of housing; the low-income groups’ access to land/housing is mainly based on an illegal allocation system. The allocation process is mediated through extra-legal rent or purchase of land. Arguments which stress the advantages of illegal allocation systems for the dwellers concerned are based
on the assumption that it provides a relatively cheap solution for low-income groups to their getting access to housing. I have problematicised this assumption by pointing at the fact that cost of living in these areas reduces the advantage of the relatively low rents. Lack of access to service facilities means that slum dwellers have to acquire these services (water, garbage disposal etc.) from the private market, at prices which are significantly higher than the prices paid in the "formal" parts of the city.

The importance of the land/housing allocation processes for the emergence of a consolidation process has been further accentuated by the dwellers' priorities in terms of housing improvement, which are connected to service facilities and to an expansion of the housing size. Illegal land/housing allocation hampers the establishment of collective means of consumption, as neither the state nor the land owner will invest in these facilities due to the illegal nature of the land. Furthermore, in spite of the fact that the dwellers themselves consider an expansion of their housing a prioritised improvement, it is highly unlikely that they will be able to make such an improvement due to high land prices and the physical (congested) conditions within slum areas.

A number of theories have suggested that security of tenure is crucial for the emergence of a consolidation process. The empirical evidence in the present study indicates that security of tenure is a complex matter, which does not necessarily involve legal rights to land/housing. It has been assumed that where low-income groups buy (illegal) land security generally follows. But where the low-income groups rent land/housing, security depends more on the length of lease and upon the ability to pay rent.

In Dhaka, security of land/housing does not necessarily depend on whether the allocation of land/housing is based on illegal or legal forms of allocation. Even though the dwellers in the case study areas, Mohammadpur and Khilgaon, are settled on illegal land, they felt security of tenure. It was difficult to derive the factors which gave the dwellers this feeling of security, but an important factor seems to be the relationship between the landlord and the dwellers. Furthermore, as proposed by various theories, security is also related to the length of stay in the area, most of the dwellers in the mentioned case study areas have been living in the settlements for several years, which also could explain the dwellers' feeling of security of tenure in these areas.

**Income opportunities**

The income opportunities of slum and squatter dwellers are another determining element for the emergence of a consolidation process. Income not only regulates access to land/housing, income opportunities are also influenced by the location of the settlement. The growth of Dhaka, in population terms, means that
it is getting more and more difficult for low-income groups to settle in the city centre. Consequently, new subdivisions will be created even further from the city centre, which means relatively cheap land prices compared to those in the centre of the city. However, one important disadvantage of being located in these areas is the lack of local income opportunities. Consequently, dwellers have to spend a major portion of their earnings on transport commuting to the city centre in search of income opportunities.

The study found that there has not been significant changes with regard to increased salaries for the urban dwellers in general and for women in particular. Possibilities for women to improve their income are highly restricted due to labour market structures and socio-cultural factors.

Women are in an ambiguous situation, in order to reproduce the household they need to work, and at the same time maintain household tasks. Focusing on women’s economic activities and their reproductive roles I found a contradiction within the status of women. On the one hand a household needs more than one income to survive, and on the other hand socio-cultural factors contribute to reducing the status of working women. The interesting point is that women referred to the material conditions of the household and to conventions based on Islam, stressing the responsibility of the male members of the household to support their family, in order to justify their actions.

The consequences of women’s participation in the labour market are ambiguous: on the one hand the status of women is reduced when they enter the labour market, on the other hand, the involvement in the labour market has increased women’s room for manoeuvre by providing them with more negotiation power at the household level. Based on the present study it is not possible to make a decisive conclusion on the effects of women’s increased room for manoeuvre at the national level, e.g. on national legislation discriminating women. However, in Mirpur instances were found where women contested rules and norms by putting the dowry system and divorce cases on the agenda. In addition, as mentioned above, women have justified their decision to break with the traditional gender role, by perceiving the meanings of morality in the light of changing circumstances, and by reinterpreting their roles and responsibilities within the family.

**Government policies**

Although over the years, several governmental institutions in Bangladesh have planned, and sometimes partly executed, low-income housing provision and projects, these initiatives have never been part of a well-defined policy, and should rather be viewed as ad-hoc interventions. Examples are manifold: attempts to clear squatter areas within a short period of time, and a number of re-housing schemes, none of which have ever been fully completed. Finally, public institutions engaged in planning, building and
housing are many and the coordination among and within these institutions is poor. As a result, it is not uncommon that contradictory strategies are being pursued, containing integrative as well as repressive strategies towards low-income housing.

The spatial segregation based on the unequal distribution of service facilities is a result of inadequate policies as outlined above. In consequence, the urban poor have to pay for collective means of consumption at a much higher rate compared to the collective consumption provided by the state to the formal parts of the city. It means that the urban poor pay more for these services than they actually get. This constitutes an obstacle to the consolidation process, as it increases the expenditures of a group which already has the lowest-paid jobs.

Furthermore, eradication policies pursued by the government have demolished certain housing possibilities of low-income groups. Indeed, most of the squatters find themselves in a much worse situation when their settlements are eradicated, as the few items they may possess are destroyed, and, maybe more importantly, the social networks which have been established are dissolved.

When considering the high rents of housing in illegal settlements, the call for effective housing policies become a crucial factor for the emergence of a consolidation process. Housing policies in Dhaka can be characterised as being passive in the sense that no major efforts have been made in order to solve the housing problems of the urban low-income groups. This is also the case with regard to illegal slum settlements. One factor which undoubtedly has contributed to the commercialisation of illegal housing is the governments' recognition of illegal settlements. This is one of the causes of increased security of tenure in illegal settlements, which in its turn prompted a rise in the values of illegally traded land and made development and sale of such land more attractive.

**Socio-cultural context**

Focusing on Islam, and the role of purdah for women's room for manoeuvre this study has emphasised that cultural norms and values are constantly changed and reinterpreted by actors.

The study has focused on the impact of changed family structures on women's room for manoeuvre. I introduced the concept of spatially disintegrated joint families with the purpose of analysing the nature of social relationships between family members in an urban context. The concept proved to be appropriate in focusing on joint family relations in urban areas, e.g. the importance of family members to urban new-comers with regard to their access to land/housing and employment. However, social relations between urban households and their villages are relatively rare and restricted to a few social visits during the year.
As traditional household structures have dissolved, women living in urban areas have to establish social networks within the settlement in order to perform their productive as well as reproductive tasks. Their male counterparts are more dependent on establishing social networks outside the settlement area. That is not to say that social networks are not important for the male members of a household. Social networks play a crucial role for migrants when they arrive in the city as a platform for getting access to land/housing. In addition, women’s strategies of establishing networks cannot be looked at in isolation from the interests of the household. In that sense the social networks established by women have to be regarded as important for women as well as for the rest of the household.

With regard to the other aspect of social coherence within slum and squatter settlements, the social life, the dwellers expressed themselves positively. For women, the existence of horizontally based social networks contributed to a positive feeling about the social life in the settlement. The single most important factor intervening in social life in a negative sense was the existence of Mastans.

The role of the Mastans has to be evaluated in terms of the local power structures. As "traditional" leaders do no longer have any power in slum and squatter settlements, it makes it easier for groups such as Mastans to operate in the settlement area. In addition, urban low-income groups’ exclusion from the economic and political processes makes them more vulnerable to the operation of the Mastans.

In sum, based on the existence of social networks and the dwellers’ own perception of their social life, it is possible to identify social coherence within slum and squatter settlements.

I have suggested that social coherence may promote a basis for the emergence of a collective movement. However, based on the findings presented above this is not the case. It accentuates the importance of considering the specific context of social action when analysing possibilities of/constraints on the emergence of a collective movement.

**Collective movements**

As proposed in Chapter 1, a collective movement is essential for the emergence of a consolidation process. This statement is based on the assumption that community activism is an important avenue for urban low-income groups towards participation in urban development and policy-making processes, and is necessary in order to keep politicians accountable. Focusing on collective organisation, the study emphasised an analysis of the mobilisation process. This is due to the fact that collective movements emerging around the issue of access to land/housing do not exist in Dhaka.

The mobilisation process was analysed in terms of existing
theories stressing that mobilisation depends on mobilisation potentials, the motivation of the participants and the political opportunity structure. The mobilisation potential was defined in terms of the actors' access to and control over human and material resources, emphasising the existence of NGOs and community organisations within the settlement areas and the land/housing allocation processes. Motivation to participate was defined in terms of the homogeneity/heterogeneity of the settlement areas, as well as the actors' subjective perception of their possibilities of improving their living conditions. Finally, the political opportunity structure was defined in terms of the flexibility of the political system to respond to the demands of the urban low-income groups.

Access to resources is related to access to land/housing as described above. Constraints in Dhaka and in other regions of the Third World exclude the urban low-income groups from the illegal processes of housing allocation. Yet, even while broad commonalities do exist in the processes by which the urban low-income groups gain access to land/housing based on these constraints, important variations exist due to political and socio-cultural differences. The acquisition of land/housing in Dhaka has not required pre-organised or large-scale collective action. In comparison, looking at the squatter and settlement processes in Latin America in particular, illegal settlements within this region are far more politicised to begin with, and squatter settlements involve themselves collectively in processes of housing acquisition and settlement development. In addition I have indicated that the land/housing allocation processes in Dhaka are based on an individualisation with regard to the solution of the housing problem of the urban low-income groups; this is further aggravated by the fact that it is very common that the relationship between illegal land owners and dwellers is characterised by personal relations.

Existing community organisations and NGOs working within selected slum and squatter settlements were analysed in terms of leadership, structure and the strategies adopted by the organisations, and the impact in terms of physical and social improvements within the settlements. Basthahura Samities which operate within several slum settlements in Dhaka are formally recognised organisations. The Samities' structure and strategies were criticised as being rooted in patronage loyalties rather than in any form of collective mobilisation. The Basthahura Samities provide a good example of the dilemma stressed by Castells, 1983, that organisations must somehow integrate themselves into the official economic and political system to survive in the long term, and at the same time this relationship puts some severe constraints on the operation of the organisations.

The group organisations in Mirpur, on the other hand, proved to be more effective than the Basthahura Samities in terms of improving the living conditions of the urban dwellers. However, as human capital influencing the possibilities of the emergence of a mobilisation process, the potentials of the group
organisations in Mirpur seem to be more complex.

Based on the theories presented in Chapter 7, the following critical issues can be identified with regard to the group organisation in Mirpur: First, the organisation is not vertically integrated with other larger organisations outside the settlements area, which has been stressed as a precondition for the emergence of a collective movement (Castells, RMT). Second, the fact that the organisations attempt to provide a basis for women to solve their everyday problems by their own means, preempts the possibilities of more direct politically oriented action. Rather than becoming more dependent on the state, urban low-income groups have become more reliant on social networks.

Finally, the group organisation in Mirpur is based on the support of an NGO, which actualises the role of NGOs in mobilising the urban low-income groups. The mobilisation strategy of the group organisation in Mirpur was to promote self-reliant organisations of urban low-income women. Even though women have achieved empowerment in terms of increased control over access to material resources, they are by no means self-reliant but still depend on the NGO for support. However, without doubt, the NGO has provided women with important resources which they would not have achieved without the support of the NGO.

The heterogeneity/homogeneity of the settlements were considered to be crucial for the emergence of a mobilisation process. Based on the present study it is possible to conclude that the selected settlements are heterogenous in economic terms, and differences of interest can be traced between renters and owners. The latter is important for mobilisation around collective consumption, as renters may not have the same interest as owners in improved housing conditions, as it means that the rent will increase.

Another important factor is the local power structure. The operations of the Mastans prevent any organisation from emerging, as their operations depend on a fragmentation and individualisation of the slum dwellers.

Finally, I have suggested that differences based on gender are important, this assertion indicates that the settlement is more important for women than for their male counterparts. It does not mean that women have different interests than their male counterparts with regard to improved living conditions. As emphasised, it is difficult to separate women's interests from those of their households. Therefore, the potentials of women cannot be looked at in isolation from their families. Thus, the differences of interest refer to the fact that women's responses to their living situation differ from those of their male counterparts.

The analysis of community organisations working within slum and squatter settlements in Dhaka has indicated that these organisations have had different impacts on the living conditions of slum dwellers.
The presence of Bastahura Samities has not contributed to a significant improvement of the housing conditions of the low-income groups, however, the Samities have most probably provided the dwellers with a certain degree of security of tenure.

The women groups in Mirpur have had a positive impact on improving the living conditions of the dwellers concerned. Women participating in the established saving groups have experienced economic advantages in terms of possibilities of obtaining loans. Access to economic capital has made women less vulnerable. Furthermore, socially, the organisations have provided the women with more self-confidence and self-esteem.

10.2. Methodological reflections

In this section I will discuss the usefulness of the methodology adopted in the present study.

The focus of this thesis is the study of the processes by which urban low-income groups get access to urban resources. On the basis of knowledge of the economic, political and socio-cultural context, the analysis of low-income groups’ strategies with regard to the improvement of their living conditions has provided a fruitful entry point to the complex dynamics of the consolidation process.

Taking point of departure in the social practices (strategies) adopted by the urban low-income groups, how they get access to land/housing and employment, and how they organise themselves in order to survive, put equal emphasis on the two sides the objective as well as the subjective dimension. All actors’ actions are explained through reference to the setting of interaction and it provides an opportunity to understand how institutional practices constrain/enable social actors in different ways. Consequently, analysing urban actors' attempts to manoeuvre within a field of various institutions makes it possible to transcend the structure-agency duality.

The method has thus accentuated the importance of both the setting of interaction as well as the situation as perceived by the urban dwellers. The proceeding analysis indicated several limitations to the discussion of the consolidation process in terms of socio-cultural or economic and political institutions only. The processes by which actors interact with these institutions involve actors’ responses to these circumstances, and towards this end a focus on socio-cultural practices in particular has proved to be important.

The concept of Habitus, as developed by Bourdieu, has provided us with a tool to analyse the subjective dimension involved in strategies which goes beyond an understanding of human action as either determined by societal structures or based on rational
choices. Strategies which are inscribed in Habitus are not directed towards a certain project, but express an understanding of how "to get on" in everyday life. That is, the orientation towards objective living conditions in a given situation based on previous experiences. This is important in this context as the majority of slum and squatter dwellers have recently migrated to the city (they are first generation migrants). It means that they possess a "rural" habitus, and have to respond to objective living conditions which are completely different from those in rural areas.

The conclusions drawn from the applied method have exceeded the pessimistic view of slum and squatter dwellers, which has been suggested by economically based theories. By focusing on the strategies adopted by urban dwellers it has been exposed that they are actively creating a living in the city. Their strategies of adaption to their present situation are not a result of their being marginalised or passively accepting their situation, but are chosen because it is the most appropriate strategy under the given circumstances.

The method applied has also shown that socio-cultural structures are unstable. E.g. studying purdah, the study has exposed that purdah is clearly not an immutable fact constraining women's room for manoeuvre. Like other forms of cultural ideology, it is historically constituted and lends itself to multiple interpretations.

Applying a gender dimension in the empirical analysis has accentuated the importance of women in the consolidation process. Women have a strong interest in living in adequate housing, as housing is their basic environment for achieving their goals in life. Women are more dependent on the settlement than their male counterparts, they need to establish social networks in order to reproduce themselves. Other studies on slum and squatter settlements in Dhaka, have emphasised the household, or more precisely, the head of the household, and have thereby overlooked the gender aspect of the consolidation process, and consequently, it is not surprising that they have reached different conclusions than those drawn in the present study with regard to social coherence in particular.

On the basis of the empirical analysis, a number of modifications of household decisions can be suggested which allow the interaction between cultural and economic factors to be considered more explicitly. This is the case in the analysis of access to the labour market in particular. While decisions about entering the labour market reflect the material conditions of the household, women's involvement in the labour market is also influenced by socio-cultural aspects. Cultural ideals and practices serve to differentiate different members of the household in such a way that each individual enters the market on specific terms, depending on gender, material status, household structure and so on.

The method has also accentuated the importance of the political
dimension at the household level. At this level several studies have identified the decision-making processes in terms of economic activities, and thereby implicitly reduced the political level to the economic level. Considering this, almost invariably the focus is on who makes the decisions within the family, not on how negotiations are managed. A domestification of decision-making reinforces the identification of women’s issues as non-political and certainly they are not.

10.3. Issues for further action and research

The ritual, religious and ceremonial life of the community is an important aspect which I have only elaborated on briefly, except for stating that religious gatherings etc. are important for the social life in the settlements. One reason why I did not put a stronger emphasis on religion is to avoid the tendency to emphasise formalised culture rather than actual behaviour. There is a need, however, for more sensitivity in conveying the power of rites and rituals, the way they symbolise ideals and hopes, while relating these to an analysis of social practices.

National policies on gender have not explicitly been analysed in the present study. However, by focusing on social practices, the role and status of women have been identified which evidently also reflect the national policies on gender. However, more attention needs to be paid to e.g. women’s organisations promoting legal rights for women, and how these organisations have influenced government policies on gender. This focus will provide a longer-term perspective on possible changes for women in Dhaka than the present study, which has assessed women’s status at the household level in particular.

Regulation of the land market and access to education, which are essential for income opportunities, are examples of measures designed to secure the rights of the urban low-income groups. Without such rights it is difficult to envisage an improvement of housing for these groups. Consequently, unless there is fundamental changes in the societal structure of Bangladesh, the slum and squatter problem will continue to grow worse. Illegal settlements in other Third World cities have now reached a point where prices of land have increased dramatically, and have come close to those in legal settlements. Even though this study has not analysed land prices within illegal settlements, there is nothing which suggests that the development in Dhaka will differ from the rest of the Third World cities. Under these circumstances the government has to intervene if it wants to avoid exorbitant pressure on facilities in existing settlements and/or land invasions.

Attention should also be on policy challenges that are arising as Bangladesh remains embedded in poverty with severe inequalities, and without the opportunity of social mobility for the urban low-income groups, which in the past provided some hope of a
better future for the urban population.

Cities have long been blamed for many human failings. Capital cities are blamed for the failures or inadequacies of the government policies on urban housing. Cities are also blamed for the inequalities in income, which are made vivid by the contrasts between their richest and poorest settlement areas. Images such as exploding cities and mushrooming cities are often used to convey a process of population growth and urbanisation that is out of control. In spite of this, migrants believe that migration to the city is a tangible solution to their poverty problem, and certainly it is.

Cities provide hope of access to health facilities, schools, income opportunities etc. And migrants are able to secure their survival themselves, although at a low level. The respondents in the present study all expressed that their living conditions had improved after moving to Dhaka. It is my hope that even though the perspective of low-income housing in Dhaka is not very optimistic, the present findings have indicated that low-income groups possess huge resources, which could be utilised in a more effective manner and create improved living conditions for the urban poor.
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Susanne Wendt

Slum and Squatter Settlements in Dhaka

A study of the consolidation processes in Dhaka's low-income settlement areas.

Volume II: Appendices
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Appendix 1: Presentation of case study areas in Dhaka

The field studies were carried out in four slum settlements in Dhaka. In this chapter, I will give some basic information about the areas.

Khilgaon is located in Tilpa Para, a low-lying area in the eastern part of Dhaka. Approximately 400 households are found in the area. Originally, the land was owned by small and marginalised farmers, who sold or rented out their land to urban dwellers.

The housing structure in Khilgaon differs greatly. Some houses are kutcha, while others are pucca houses. Access to basic service facilities is very poor.

The houses are of a very poor standard. They are made of bamboo, and each house contains only one room. The room is very dark, and it is only through cracks in the bamboo that daylight find its way into the room. Families live here with 3-4 children, and the main occupation of the male members of the household is rickshaw pulling. The area is very heterogeneous with respect to housing conditions. Furthermore, no communal places are present where the dwellers can meet. The whole infrastructure of the area is also complicated by its location.

The location is very inconvenient. The land is a swamp area, and the houses are built on posts. Access to the houses is difficult: a couple of bamboo stakes function as a bridge between the houses, and as the only access to the main road. This inconvenient and dangerous construction has resulted in serious accidents, especially among children. Because of the location and lack of access to service facilities, health conditions are very poor in the area.

In 1978, university students established a committee in the area. The aim of the committee was to improve the living conditions of the dwellers in the area. The committee initiated educational programmes, health facilities and improved service facilities. In 1983, the committee was formally recognised by the authorities. The amount of members was originally 200, but presently there are 700 members on the committee.

The committee faced a lot of problems in improving service facilities in the area. The renters did not want improvements due to the possibility of rent increases. Therefore, access to electricity and walking paths is sporadic and insufficient. The work of the committee is now extended to include income-generating activities, and there is a free clinic.

Furthermore, the committee has built some houses, which have been rented out to the poorest in the area. These houses are kutcha—houses, and the quality is very poor. Around 30-50 households in the area have rented houses from the committee. They each pay 350
Taka per month. Besides the income from the rent, the committee is charging the members a fee of 1 Taka per day.

Mohammadpur is located in the north-western part of Dhaka. Around 300 households are situated in the area, and around half of them are slum dwellers.

The settlement was established in 1976. The land was, at that time, owned by a foundry company, which was located opposite the settlement. The owner of the factory gave land to his employees who then built houses themselves on the land. As the houses became more and more consolidated, the employees rented out their houses, and in this way they obtained extra income. When the factory moved to another location, the employees moved as well, and the land was sold to five individual landowners.

The housing construction is mainly kutcha. Around 10 houses in the area are semi-pucca houses. The access to service facilities is, as in Khilgaon, very poor. The dwellers are paying between 200-300 taka per month. In spite of the poor physical standard in the area, there seems to be a better organisation among the slum dwellers compared to that in Khilgaon or the Embankment area. The settlement is centrally located, which gives a wide range of opportunities regarding jobs. The biggest problem in the area, mentioned by the dwellers, is the risk of being evicted, when the landowner finds a more profitable use of his land.

The majority of the male members of the households are employed in nearby industries. The children are employed as Tokais (waste collectors), and the women are employed in the garment industries or as housekeepers. The mobility within the settlement is very low. Most of the dwellers have been living in the settlement for more than fifteen years, and only a few families have arrived in the last 4-5 years.

Embankment is a squatter settlement located in the western part of Dhaka. Around 1,900 families live at the Embankment, which stretches from Mohammadpur in the south to Mirpur in the north. Originally, the dwellers were resettled in the area in 1989 by an organisation called "Landless Peoples' Organisation". The settlement is illegal, and negotiations are still taking place between the organisation and the municipality to resettle the dwellers on legal land.

The aim of the "Landless Peoples' Organisation" is as follows:

1. To get access to legal land/housing.

2. To establish mosques, schools, family planning and health centres, and to establish income-generating activities in order to improve the living conditions of the dwellers in the area.

The organisation collects money from various sources: namely private donors and NGOs.

This slum settlement is an example of how politicians use
settlements for political purposes. Before the last election, the slum dwellers were promised a piece of land where they could obtain legal rights. This promise has not been fulfilled. The politicisation is also present in the organisation itself. The organisation was divided in the end of the eighties because of disagreements on political affiliations.

One of the biggest problems in the area is immigration. Every month, around one hundred families settle in the area. The housing conditions are mainly kutcha, and basic service facilities are lacking.

Mirpur resettlement scheme is located in the northern part of Dhaka. The population in the area is mixed. Around 50,000 Biharis live in the area, and around 34,000 are migrants from rural areas. Lastly, government employees and industrial workers are settled in the area (UNDP, 1989).

Mirpur resettlement scheme was established by GOB, UNDP and UNCDF with the purpose of resettling 2,600 families who were originally settled in Bhasentek. The use of the particular land in Bhasentek was unpopular with the military because of its close proximity to the military's quarters.

The background of the establishment of the resettlement scheme was the hunger crisis in 1974 when the migration to Dhaka was intensified. Furthermore, around 200,000 squatters were evicted from central parts of Dhaka in 1975.

The resettlement scheme in Mirpur contains parcelled land which connects service facilities to semi-pucca houses. The foundation and the roof of the house are built of permanent materials, while the walls are built of straw. The house is constructed with the possibility of building one additional room, which most of the dwellers have already done. On each parcel of land is a latrine. Twelve families share a water post, and the waste is collected. The sewage system is also well developed.

The rent in Kulshintek is very low compared to other settlements. The rent gradually increases every year. The dwellers pay between 50-100 Taka per month. After paying rent for 10 years, the inhabitants own their houses.
<table>
<thead>
<tr>
<th></th>
<th>Mohammadpur</th>
<th>Khilgaon</th>
<th>Embankment</th>
<th>Mirpur</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>No. of households</strong></td>
<td>300</td>
<td>400</td>
<td>1900</td>
<td>2600</td>
</tr>
<tr>
<td><strong>Established</strong></td>
<td>1976</td>
<td>Beginning of the 70's</td>
<td>1989</td>
<td>1975</td>
</tr>
<tr>
<td><strong>Location</strong></td>
<td>North-west part Centrally located</td>
<td>Eastern part Centrally located</td>
<td>Western part</td>
<td>Northern part</td>
</tr>
<tr>
<td><strong>District -Renters/owners -Income</strong></td>
<td>Yes</td>
<td>Renters/owners</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>Housing standard</strong></td>
<td>Kutcha Semi-pucca</td>
<td>Kutcha Semi-pucca</td>
<td>Kutcha Juphri</td>
<td>Semi-pucca</td>
</tr>
<tr>
<td><strong>Existence of NGOs</strong></td>
<td>No</td>
<td>No</td>
<td>No</td>
<td>Yes</td>
</tr>
<tr>
<td><strong>CO</strong></td>
<td>No</td>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
</tbody>
</table>
Appendix 2: Fieldwork Methodology

The issues raised in Chapter 2 involve an understanding of urban social practices, with an emphasis on women. The aim of the analysis of the empirical data is to outline the social life in four selected slum and squatter settlements in Dhaka, and as such the data has the status of a case.

Furthermore, the intention of the analysis of the cases is to provide a depiction of slum and squatter settlements which not only focuses on deteriorating housing conditions and low income, but also involves social resources such as the slum and squatter dwellers themselves. In addition, the aim is to problematise previous theories' perception of urban life as determined by societal structures, by involving actors (the slum and squatter dwellers) in the analysis of urban processes in general.

The methodological approach to the case study of life in Dhaka's slum and squatter settlements, has to consider some fundamental issues as delineated by the above mentioned theoretical discussion. At the theoretical level it means that social practices cannot be analyzed adequately without considering the contextual nature of social practices. This includes that the subjects are at the same time informed by societal institutions, and are knowledgeable actors, who form their own lives by actively performing conduct.

At the epistemological level the method has to relate to the double hermeneutics, as outlined above. It involves that in order to perceive the conduct of social actors one must understand their self interpretation and how this is based in their lives.

Following these principles it seems appropriate to take point of departure in the qualitative research interview; which is connected to an intensive research design (Sayer, 1992). It involves questions concerning how some processes work out in a particular case or limited number of cases. The intensive research design which focuses on substantial relations and groups and processes, is much more appropriate for exploratory research. The overall research question and the theoretical understanding as outlined above make the intensive research strategy the most appropriate one in this context. However, the application of this method has consequences for the representativity of the results. Consequently, I do not claim that the results are representative of a wider population.

The question of validity in relation to case studies, or to studies where the representativity is more limited, validity has to be tested in other ways. Sayer (1992) argues that an intensive study is best corroborated by checking the information about common practices with others in the same institution. In this study I have drawn on other case studies as well as studies based on an extensive research design, that is, studies of the common
properties and general patterns of slum and squatter dwellers.

However, considering the relatively few case studies analyzed in this thesis, the case studies must be understood as theoretically informed stories which can yield theoretical propositions of a general nature (Mitchell, 1987). Mitchell (ibid.) states that the generality of the conclusions therefore depends not on the typicality of the data but rather upon the extent to which the analyst is able to demonstrate theoretically defensible regularities in the data.

Data gathering in Dhaka relied on the following methods:

1. Data collection of existing material covering various aspects of the development of slum and squatter settlements in Dhaka and socio-economic surveys carried out in these areas.

2. Interviewing different key actors (government, semi-government organizations and non-governmental organizations) to draw opinions mainly on their attitude towards slum and squatter settlements.

3. Case studies were obtained to get more insight about households in the slum and squatter settlements, and to fill a gap in the previous, quantitatively informed studies. Individual interviews were carried out with a semi-structured questionnaire. The questionnaire related mainly to questions of socio-economic and attitudinal aspects. Emphasis was given to the dwellers' mobility and their background history, how their lives had changed over time, in terms of housing and employment, and to the dwellers' opinions of the social life in the settlement and on their expectations of their future.

Group interviews were carried out in one of the settlements, to get an idea of how existing groups in the settlements are working, and to observe the dynamics between the actors involved.

Life histories were collected to further develop the backgrounds of the actors, that is to say, their life in the rural areas, changes in socio-economic status, housing and employment conditions. The aim of the histories was to let the women speak for themselves and in this way expose what they consider to be the most important events in their lives and to outline the life cycles of women in slum and squatter settlements.

In order to avoid data being adjusted to the theoretical framework, my first step was to select slum settlements, which, according to the theories, differed in important aspects. Characteristics such as size, age, location, homogeneity (renters and owners) and social coherence were all taken into account. Furthermore, I wanted to compare settlements which had different types of collective organizations. The organization was either initiated from outside or was locally based.
The selection of slum settlements was based on practical issues and coincidences. Obtaining knowledge of existing surveys on slum and squatter settlements made it easy to select settlements based on the first mentioned criteria, but information on social coherence was not available, so this criterion was left out in the first place.

Selecting a slum settlement, which had an organization initiated from inside, was very difficult. Therefore this selection process turned out to be more pragmatic. Firstly, I had to consider where I was permitted to work. It was not only a question of obtaining permission from the local authorities, it was also a concern that inside some settlements there was a strong reluctance to my presence. Soon, I realized, it was not the dwellers themselves, but young men living outside the settlement who made my presence impossible.

Selecting slum settlements which did not have any collective organization was easy. I selected two different settlements, which were located in the centre of the city.

The first question which emerged in the consideration of the selection of respondents was whether I should interview the whole family, only the women or only the men. It seemed obvious that if I interviewed the whole family, the interview would focus only on the history of the male members of the household. Therefore I chose to interview mainly female members of the household. Considering my research questions on the role of women in the consolidation process, it seemed acceptable to concentrate on this group. Furthermore, the majority of studies done on Dhaka's slums have concentrated on the male members of the households.

The selection of respondents was based on age differences as well as differences in socio-economic status. The assumption was that age differences might give indicators on strategy differences in coping with urban life between women who have been living in Dhaka for many years and women who had recently arrived.

The selection of and contact made to the respondents varied. In this process, there was an element of coincidence. Firstly, the respondents had to be ready to participate in an interview - and, furthermore, be interested in talking about their personal lives. Secondly, I realized that my first task was to convince the women that their lives were important. The interview presumes a mutual appreciation of the respondent's life. This appreciation was not present, and was reflected in their poor responses. They made comments such as "I have nothing interesting to tell". During the process, I tried different ways of contacting the respondents: Selection based on the community leaders' suggestions, and direct contact by walking around in the settlements. Regardless of the forms of contact, during the field research it became a definite process. I evaluated my data and found it important to interview specific respondents e.g. female-headed households, women who had managed to improve their socio-economic conditions while living in the slums etc.
It was quite demanding to ask the slum dwellers to participate in an interview that could last between two to four hours. Women were always very busy during the day. My intention was to participate in their housework, in order to reduce the time burden, but it was impossible. My foreignness and obvious inability in their culture, imagine a women who can’t wash, cook, eat or even talk properly, made this impossible. Just as important were my sense of time constraints and my anxiety to accumulate data.

In Mohammadpur we interviewed 10 women and the land owner. We did some group interviews as well, and contacted an NGO (World Vision) working in the area. The latter organisation was shown out data, and we collected data on their experiences. We did not have any problems conducting interviews in this area. The landowner gave us permission to work in the area for as long as we needed. The women were very friendly and open-minded about discussing their problems and their lives in general.

The biggest problem we faced in Mohammadpur was lack of privacy during the interviews. Every time we started an interview, all the women and children gathered around us, which in my perception affected the openness of the answers. The crowd liked to interrupt, which often led to arguments among the dwellers. Furthermore, this lack of privacy meant that it was difficult for the respondents to maintain their concentration.

In Khilgaon, we were not allowed to work on our own. The established organization in the area acted very negatively towards our presence. Even though I had permission from the Department of Housing and Settlement to conduct interviews, some of the members of the committee ignored the approval. They allowed us to interview only two women, and we were under supervision by the members of the committee. The women felt very insecure about the situation, and they were obviously afraid of not answering the questions as expected from the "nobilities". Furthermore, the members constantly interrupted the interview. In the Embankment settlement, I had these same problems. We were allowed to interview only two women in the area, and we also interviewed members of the "Landless People's Organization".

In Mirpur, we did not face any problems. The leader of the established community development programme supported our work, by providing community workers to help identify respondents. Because of the good relationship between the community workers and the dwellers, we established good relations with the respondents. Furthermore, it was possible to have more private interviews, compared to the experiences we had from other settlements, which definitely increased the quality of the interviews.

Each interview lasted around three hours. However, in Khilgaon and Embankment, it was necessary to have shorter interviews. As I have already indicated, it was not possible to visit the settlements after the interviews.
My first step was to use an interview-guide, containing various aspects of life in the slum settlements. The purpose of the interview was to open the discussion up for the issues which the settlers considered most important. However, this method proved to be very difficult. Partly because of my dependence on an interpreter, and partly because the women did not feel confident answering open questions. They did not know how to answer.

When I changed the interview guide to a more structured questionnaire, the process became easier. The women felt more confident, even though the questions were more specific. In some cases, the women themselves emphasized specific issues, which were caused by the questions asked.

After interviewing several respondents, we selected some of these women, and asked them more detailed questions. It was very useful to come back to the same respondents, but it was not always possible.

Another problem I faced was that after some time, I realized that the women gave me identical answers and they used exactly the same terms to describe their problems in the settlements. I was told very quickly of their needs, what they had lost, the problems they faced, and what I could do about it. The way these women expressed themselves reflected above all their perception of me and of the relationship (donor-recipient) between us.

As time went on, I became increasingly aware of the great need for my own intuition, to be sensitive to the implications of what was said, and to understand how it was expressed. What I wanted - be able to understand - was impossible to ask questions about. I wanted to know about their personal attitudes and how they experienced life: the women were unaccustomed to reflecting on these issues.

This is described very well by Giddens (1977) in his discussion of ethnomethodology:

"In the active constitution of interaction as a skilled performance, the "silence" are as important as the words that are uttered, and indeed make up the necessary background of mutual knowledge in terms of which utterances "make sense" or, rather, sense is made of them.Tacit understandings are drawn upon by actors as ordinary, but unexplicated, conditions of social interaction" (ibid., p.169)

To a foreign researcher, the use of "tacit understanding" can be very difficult to obtain, especially if the local language is unknown to the researcher. This situation left me frustrated, as I knew that the answers given by the women were more meaningful than the simple way they were being expressed. I was completely dependent on the interpreter's ability to correctly conceive the
significance of the answers given.

Overall, I gradually tried to build up a picture of the women’s lives; why they moved to Dhaka, how they first found accommodation, the nature of their internal movements in Dhaka, the socio-economic status of the households, housing improvements and access to service facilities, rural-urban linkages and relationships within the city. However, when I asked questions on leadership in the settlements, the influence of local politicians, and the women’s perception of urban life, it was rather difficult to obtain answers. First of all, it was obvious that the women had not reflected on these questions, and secondly the relationship between me and the dwellers, as described above, meant that the dwellers wanted to give me "the right" answers.

Trying to solve these problems, I asked more direct and simple questions, that were more specific. However, how does one know what one needs to find out before one has found out? This is exactly the point which I had hoped to reveal by more open-ended questionnaires. As this strategy failed, I selected some of the respondents who seemed more or less conscious of their own situation, and conducted life stories.

The use of interpreter.

Finally, I will discuss the problems I had when I used an interpreter. As indicated above, my main concern was to conduct qualitative interviews.

As my knowledge of the Bengali language is very limited, I was totally dependent on an interpreter. I needed an interpreter who could speak English, and who was preferably a woman. Furthermore, I wanted an interpreter who had some experience in doing fieldwork, as the interpreter should also act as a field assistant.

It was surprisingly difficult to find a woman. In Dhaka, there is a great demand for female interpreters from various donor agencies. On the other hand, it was very easy to find a male assistant. I decided to give priority to a female interpreter, as I felt it was crucial in conducting interviews with women.

As indicated above, an interpreter is the crucial person in conducting qualitative interviews. To get the respondents to talk about their experiences and attitudes to relevant issues, it is important that the interpreter reflects on the answers, makes comments and asks new questions to stimulate the conversation. Therefore, the interpreter must be capable of listening and expressing interest in the issues discussed. Furthermore, she must, to a certain degree, be confident with the life style within a given location.

The first interpreter I employed did not have any experience in doing fieldwork, but her language qualifications were excellent.
Soon after we started, it appeared that she had a very negative attitude towards the dwellers. She felt superior and was not capable of stimulating a conversation. The women felt very awkward in her presence and did not elaborate on their answers at all.

I employed another interpreter who fulfilled the qualifications which I had asked for from the very beginning. This interpreter was a male student from the Centre for Urban Studies (CBS), who had experience in doing fieldwork in the slum areas of Dhaka. In spite of my concerns about employing a male interpreter, it went surprisingly well. The interpreter easily adapted to different situations and was very friendly towards the women. This meant that we obtained more detailed information than during the first interviews.

Considering my experience working with an interpreter, some issues need to be raised:

Firstly, it became obvious that one has to ask for different qualifications according to which type of interview will be conducted. I will argue that the qualifications need to be higher in order to conduct qualitative interviews than quantitative interviews. Even though we spent a lot of time discussing which information I wanted, it was difficult for the interpreter to pose the "right" questions. The end result was that very often I had a range of questions which had not been asked.

One solution to this problem could be that the interpreter translates every single answer. This idea was tried out in the beginning of the field studies. However, we very quickly realized that the conversation became artificial, and the respondents' ability to concentrate diminished rapidly. Therefore, we decided to finish one subject area at a time, and I was given a relatively brief translation of the conversation. It gave me the opportunity to pose additional questions, even though the details sometimes were forgotten. As much as we could, we asked for permission to return and pose further questions.

It is not possible to give a decisive conclusion on the issues raised. I have tried to point at some crucial questions which I experienced during my field research. The context within which the field research is carried out and the nature of the questionnaires are critical variables which should be considered in relation to the qualifications of the interpreter.
Appendix 3: List of respondents

Key informants:

National Institute of Local Governments, Mr. Rowshan Quadir.
Bangladesh Institute of Development Studies, Ms. Rita Asfar.
Concern, Mrs. Shihana.
Ford Foundation, Ms. Susan Davies.
Manabik Shahajya Sangstha, H. Islam.
Women for Women.
ICDDR,B. International centre for diarrerical disease research, Mr. Dr. Charles Lerman.
Urban Volunteer Program.
UNDP.
Naripakkho, Mrs. M. Mahmood.
Centre for Urban Studies.
Directorate of Housing and Settlement.
Urban Development Directorate, Mr. Husidalan.
The Royal Danish Embassy, Mrs. Shereen Huq.
Proshika, Mrs, Fausia.
Bangladesh University of Engineering and technology Dhaka.
Department of urban and regional planning.
National planning commission, Salam Khan.

Case-studies.

Name and address of the respondents, household size (h.h.s.) and household structure (female headed household, f.h.h.).

Mirpur, Section 11.

Group interviews:

Block A, line 4, hs. 13-24
Block A, line 16, hs. 1-12
Block B, line 17, hs. 13-24
Block C, line 5, hs. 13-24

Individual interviews:

Saleha, Block A, line 8, hs. 7 (h.h.s.3) (f.h.h.)
Hamida Khatun, Block A, line 12, hs. 4 (h.h.s. 7) (f.h.h.)
Rubi, Block A, line 12, hs. 4 (h.h.s.3)
Henwarca, Block B, line 21, hs. 17 (h.h.s. 9)
Jahorca, Block B, line 22, hs.4 (h.h.s.6)
Shakkurehan Begum, Block C, line 12, hs. 12 (h.h.s. 2) (f.h.h.)
Kurshedda Begum, Block C, line 18, hs. 13 (h.h.s. 6)
Shamsunnahar, Block C, line 17, hs. 16 (h.h.s. 8)
Rahema, Block C, line 22, hs. 4 (h.h.s. 4)
Garsina, Block D, line 15, hs. 14 (h.h.s. 9)
Amena, Block D, line 1, hs. 17 (h.h.s. 7)
Manzila Begum, Block E, line 3, hs. 12 (h.h.s. 7)
Rezia, Block E, line 3, hs. 5 (h.h.s. 7).

**Mohammadpur.**

Mollika Khatun (h.h.s. 3) (f.h.h.)
Rabeya Khatun (h.h.s. 3) (f.h.h.)
Chandra Banu (h.h.s. 6) (f.h.h.)
Abdur Rahid (h.h.s. 4)
Mr. Banu (h.h.s. 6)
Jamena (h.h.s. 5) (f.h.h.)
Amena Bibo (h.h.s. 2) (f.h.h.)
Yaran Bibo (h.h.s. 3) (f.h.h.)
Mr. Asis Miah (h.h.s. 5)
Abdul Alim (h.h.s. 4)
Aamiran Nesa (h.h.s. 7)
Zomiran Bibo (h.h.s. 6) (f.h.h.)
Aby Sayeed (h.h.s. 5)
Alek Miah (h.h.s. 4)

**Khilgaon.**

Aesa Bibo, (h.h.s. 3) (f.h.h.)
Amir Jan Bibo (h.h.s. 7)

**Embankment.**

Abdul Malek (h.h.s. 5)
Saleha Khatun (h.h.s. 7)
Appendix 4: Interview guide

1. Household characteristics.
   a. Family size
   b. Literacy (male, female, children)
   c. Educational background
   d. Religious affiliation
   e. Relationships to family members outside/inside Dhaka; exchange of goods? If yes, which goods?
   f. Describe the main problems of the household.

2. Migration
   a. Which district/village do you come from?
   b. Relations to relatives in the village? How often do you visit your family? If not, why? Exchange of goods?
   c. Reasons for moving to Dhaka
   d. Duration of stay in Dhaka. Intra-urban mobility: describe previous settlements; location, rent prices, housing standard, access to service facilities, reasons for moving.

3. Housing (present location)
   a. Housing standard.
   b. Improvements of housing: which improvements?
   c. Ownership pattern.
   d. How do you assess security of tenure in the settlements?
   e. Legal/illegal settlement.
   f. Relation to the landowner.
   g. Rent, changes within rent prices at the present location.
   h. Use of housing (productive purposes)

4. Employment structure
   a. Occupation of the male/female/children; employment structure: permanent; temporary; day labourer. Location of the workplace, work hours and income.
   b. Occupation record. Reasons for leaving previous work. How did you get access to work (through friends, relatives or others)?
   c. Do you have any influence on how household income is spend? If yes, within which areas? Who makes decisions regarding household expenditures?
d. Which obstacles did you face in obtaining work?
e. Who takes care of the children while you are working?
f. If goods are produced, where do you sell them?
g. How did you obtain your last three jobs?
h. Relations to the employer.
i. How does your family survive during periods of unemployment?

5. Social coherence within settlements.

a. Social relations within the settlement: how would you describe the social environment within the settlement?
b. Do you have any (family/friends) relations in Dhaka? Where? How often do you meet? Do you support each other? If yes, how?
c. What do you consider the major problems in the settlement?
d. What are the main conflicts between dwellers? How are conflicts normally solved?
e. How would you characterize your relationships to your neighbours.
f. Who is the leader in the settlement? What responsibilities does he have? Have you ever contacted the leader? If yes, why?
g. What are the main problems regarding social security in the settlement?
h. Have you made new friends after moving to this settlement?
i. If you got the opportunity, would you move to another settlement?

6. Political response.

a. Have you obtained any support from local authorities? What kind of support?
b. Have settlers been directly involved in negotiating with the local authorities?
c. What is your opinion of the local/national political system?
d. What do you think about government eradication of squatter settlements?
e. How do you think the politicians support dwellers living in slum settlements?
f. Have you participated in any political actions (demonstrations, voting in general elections or other related activities)?

7. Resources.

a. Resources available in the settlement; Water, sanitation, electricity, physical infrastructure, schools, religious centres, health clinics, etc.
b. How much do you pay for these service facilities?
c. If more service facilities were established would you
pay for them? Which service facilities do you consider the most important?
d. What do you consider to be the biggest problem regarding service facilities in the area?

8. Organisation.
   a. Has your household been participating in any form of organisation: school committees, religious or cultural organisations, political organisations, etc.
b. Have you ever participated in collective work within the settlement? What kind?
c. Why has the household (not) participated?

Specific organisations in selected slum settlements.
   a. Organisational set-up.
b. Membership (amount and sex distribution).
c. Goals of the organisation.
d. What does the organisation consider the biggest problems regarding the recruitment of members, financial constraints, etc.

   Members of organisations.
   a. Why are you a member?
b. What do you consider the biggest problems within the organisation?
c. What positive impact has the organisation had on your life situation?
d. Did you have any guidance forming the group? What do you think should be the main objectives of the group?
e. Why did you decide to participate in the group?
f. What obstacles did you face?
g. How often does the group meet?
h. What do you think are the advantages/disadvantages of participating in a group?
i. Do you have or have you had any problems within the group? If yes, what kinds of problems?
j. What do you usually discuss in the group?
k. What is the role of the group leader?
l. What are group funds spent on?
m. Has your life changed after participating in a group? If yes, how?
n. What is the relationship between the group and the block committee?
o. Does the group have any relation to the Housing Office or other departments?
p. What are your hopes for the future?

9. Dwellers' attitude towards selected issues.
   a. What do you consider the biggest problem in your household?
b. What do you consider the biggest problem in the settlement?
c. Why do you think dwellers do not organize in order to improve their living situation?
d. Which policy do you think the government should implement in order to improve the housing conditions of the urban poor?
e. How do you think your life in Dhaka will change in the future?
Appendix 5: Life stories

Hamida Khatun, Bhansentek.

The woman’s name is Hamida Khatun, she is 40 years old. She lives in Bhasentek ward no. 4. She has four sons and one daughter. The eldest son has studied up to class 7, the second son is mentally retarded and the third son has studied up to class 5. The rest of the children are not going to school, the woman herself can sign her name.

Hamida came from Savar, which is a village close to Dhaka. She came to Dhaka in 1972 with her sister, because their parents could not support them anymore. Hamida got married immediately after she had moved to Dhaka. The marriage was a love marriage, but her parents-in-law did not accept the marriage. Hamida and her husband moved to Bhasentek, a slum settlement area. Hamida was exposed to domestic violence for many years. She made several attempts to leave her husband, but did not succeed because it was difficult for her to survive on her own. Her husband had a good income, he owned a taxi, but he only gave minor contributions to the household economy. Hamida was therefore forced to take a job. Her first job was at a school, where she worked in the canteen. The job was very poorly paid, so Hamida started a new job of shawl embroidery. Learning this skill and getting social contacts meant that Hamida could start her own business. The business went very well, after few a years Hamida employed three women to help her with washing, fibre cutting etc.

With this situation, it was possible for the family to send their oldest son to school. This decision was taken by Hamida herself. Her husband was against it, and it caused a lot of trouble in the family. When Hamida’s husband attempted to kill her, she decided to have a divorce. She went to the local chairman and asked for a divorce from her husband. The chairman decided that Hamida should pay the expenses of her husband’s second marriage, which had already been arranged, and also give up their house in the settlement.

Hamida moved to another settlement, Kulsinthek, and started a new business selling fruit in the local market. Her ex-husband was very annoyed that she was selling fruit in the market, and he made several attempts at destroying her business by stealing her money and demolishing her house. She went to the police several times, complaining about her ex-husband, but they did not do anything to help her.

Hamida’s business did not work very well, and even though her oldest son works in a garment factory he is not contributing to the household economy. Hamida would like to start another business, but it is difficult for her to raise sufficient money.
According to Hamida it is not possible for her to work for others, as a housemaid, because she would lose her prestige. When she started her business she had 3000 Taka per month, but due to the harassment by her husband she has not been able to save any money from this period.

Saleha Khatun, A-block, line 12, hs. 4.

Saleha is 26 years old. She was born in Dhaka. Her parents moved to Dhaka after the partition of Bangladesh and India. During her childhood they lived in Mirpur section 12. After the liberation war of Bangladesh they moved to Mirpur section 5, because of flood damage. After two years, however, they were removed by the police.

In 1978 she got married and at that time her husband worked in the police force. In 1980 he was killed on duty, at that time her son was only one year old.

After her husband died her father and brother took her to Bhasentek. Her parents did not like the idea of her living alone, so they decided to let her younger brother stay with her.

Three years ago she moved to Kulshintek with her son and her brother. After her husband's death she worked for a shawl embroidery company as a permanent worker. They paid her 375 Taka per month. To increase her income she took extra work, she made embroideries on punjabi in her house during the evening and night hours. She got 25 Taka per punjabi, and 0.50 taka for one punjabi collar. In average she earned 5 taka each working evening.

She worked for the company for 5 years. She stopped because the owner closed down the production.

With the experience from her previous job she has started a successful business by herself. She got help from friends who were involved with the supply to the production of the factory where she previously worked. One person introduced her to the wholesale merchant, and he took her to "Madhobdi" the main supplier of embroidery work. Saleha gets the shawls and after making the embroidery she delivers them to the wholesaler.

She has now been involved in this business for 8 years. Now she is getting orders from more wholesale merchants and distributes the work among the other women in the line. It is mainly embroidery work on shawls they are involved in. Saleha makes the designs on the shawls herself and the other women are making the embroidery. She gets 60 Taka for each shawl and she pays the workers 30 Taka. Out of the profit of 30 Taka she pays for the washing of the shawls, packing etc. Saleha does not always get orders for a whole year, last year she had orders for 10 months, but the previous year it was less. But still Saleha's income has increased, and she can, according to herself, easily survive.
The household income has also increased due to the fact that her brother has started to work. Her brother worked previously at welding work and received 1200 Taka per month. Now he has started his own business making carpets, and the profit is around 250 Taka per week. The total household income is around 2400 Taka per month.

Even though the household income has increased she mentioned that her expenditures have increased as well. Saleha is investing most of her money in her son’s education. He is having a private teacher, and she pays the teacher 150 Taka per month. Furthermore, her son is attending a class reading the Quran, for which she pays 20 Taka. Finally, she would like to send her son to high school which will cost her 40 Taka per month. The family also wear better clothes now, so in many ways her life has changed.

Beside the wage income she also raises chicken in her house.

She expressed that she does not want to marry again, because it might create problems with her son, and she wants to invest everything in the future of her son.

Saleha herself has also participated in an adult education programme in Bhansentek. Besides these activities, Saleha is the group leader of one of the groups established in Mirpur. According to Saleha the group is working very well, which is due to the fact that most of the women are employed (by her), so they do not face the same problems as many of the other groups, where the main problem is lack of work.

Saleha explained how from the very beginning, it was difficult to form groups because the women were very reluctant. Concern (the NGO which initiated the whole organisation process) tried to convince the women that forming groups would give them a lot of opportunities which they could not develop themselves.

The present group has decided to spend their group savings on the maintenance of service facilities. The first year each member paid 10 taka per month, and now they are paying 20 Taka per month. The group does not have any problems with regard to savings not being paid or loans not being repaid. In this group 5 families have taken loans. They have spent the loans on productive activities, business purposes. Saleha emphasised that gender consciousness among the women participating in the group has emerged. Frequently, they discuss women’s and men’s rights, and they support each other in divorce cases etc.


Amir is 35 years old. She came to Dhaka sixteen years ago. Before that, she lived in a village with her family. Her mother died when she was 2 years old, and her father died when she was around 10 years old. Amir has one sister only. When she was 7 years old, she got married, but she remained in her father’s house. At that
time, her husband had some land, but due to erosion one year he lost everything. Her first child was born when she was around 15 years old and the next one came immediately after. After moving to Dhaka, she had three more children. The family settled in Khilkhaon rail gate bastee. Although it was government land, she paid a rent of 200 Taka per month. According to Amir, the police and mastans demanded money from them every month. The main problems in the area were lack of access to service facilities, no privacy and the fact that it was an illegal settlement. After two years the family moved to Shapaiagah in Dhaka. It is a slum settlement located on private land. The rent was, at that time, 300 Taka per month. In this settlement, there was access to service facilities. After one year the land owner required the land for other purposes, so they had to move. They moved to Goran, Khilkhaon where they pay 350 Taka per month.

Amir and her husband are both members of the Committee. As members they get, according to Amir, all kinds of facilities. They also take part in different activities and participate in the Committee’s yearly meeting. She obtains free medicine, and her children are learning for free in the bastees school. She has also participated in a plantation programme, an environmental programme (cleaning), and road construction programmes organised by the Samity. She also took part in a handicraft programme but could not complete it.

Her husband and her son work as rickshaw pullers. Both her husband and son earn 30 to 50 Taka per day which comes to approximately 2000 Taka per month, which, according to Amir, does not allow them to sustain the family properly.

Even though the conditions seemed very poor in the slum settlement, Amir expressed satisfaction with living in the area. Amir emphasised that she felt secure, both in terms of not being evicted and in terms of the social environment. The improvements in the area were, according to Amir, due to the Committee’s work.

During the time that Amir and her family have been living in Dhaka, the housing conditions have not improved in terms of physical improvements. It was surprising that the bad housing conditions, as well as the problems of inadequate infrastructure were not mentioned by Amir, while the positive aspects, such as security of tenure and the social environment were emphasised. I presume that this is due to the family’s experience of living in other settlements. One main problem in these areas was the lack of security of tenure. Furthermore, Mastans were apparently not prevalent in Khilkhaon. On the other hand, the positive attitude towards the settlement, as expressed by Amir, should be taken with some reservations. During the interview the leader of the Committee was present, which meant that Amir did not dare to criticise the organisation.
Appendix 6: Maps
Case-study areas in Dhaka
SLUMS IN DHAKA CITY, 1988
(SLUM AND SQUATTER SETTLEMENTS OF 10 OR MORE HOUSEHOLDS)
Dhaka in 2025
The Mughal Capital