

Araştırma Makalesi / Research Article

Exploring Urban Poverty in Bangladesh: Dynamics, Coping Strategies and Beyond

Bangladeşte Kentsel Yoksulluğu Keşfetmek: Dinamikler, Başa Çıkma Stratejileri ve Ötesi

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ABSTRACT

Poverty assumes an urban character as the world becomes increasingly urban. To some, this is viewed as a positive force within the realm of socio-economic development, whereas to some others, this is considered as bearer of new poverty problems. These problems are critical to those who encounter them every moment of their lives – the urban poor. This is also true for a fast-growing metropolitan city like Dhaka in Bangladesh. Despite the remarkable achievements in terms of GDP growth, human development, and environmental awareness, Bangladesh still encounters a major challenge especially on the issue of poverty in urban areas. This paper has made an effort in exploring the dynamics of urban poverty in contemporary Bangladesh by focusing on its capital city. While exploring the urban poor, the incident of Pandemic situation due to novel coronavirus (known as covid-19) has been taken into consideration as it has made an 'uncertainty' since the last two years. With three phases of lockdown in Bangladesh, the urban poor had to bear the toll in many ways. By employing a mix-method, including a purposive sampling through field level observation, the present study has found out that the urban poor of Dhaka city have been facing many odds in terms of not only income-consumption poverty; but there have also been the dynamics of impoverishment through unemployment, lack of social networks, stigmatization, eviction, and social crimes etc. All these have made them develop their coping strategies in many ways starting from lending money to changing the occupations (even women being in 'prostitution'). These have been further validated with some case studies and few in-depth and key-personnel interviews. To mitigate these problems, there should be policies and guidelines based on three essential policy strands of economic, health, and administration criteria from the government and the stakeholders.

Keywords: urban poverty, urban poor, coping strategy, Dhaka, Bangladesh

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ÖZ

Yoksulluk, dünya giderek kentsel hale geldikçe kentsel bir karakter kazanıyor. Bazıları için bu, so-syo-ekonomik kalkınma alanında olumlu bir güç olarak görülürken, diğerleri için bu, yeni yoksulluk sorunlarının taşıyıcısı olarak görülüyor. Bu sorunlar, yaşamlarının her anında karşılaşılan kent yoksulları için kritik öneme sahiptir. Bu aynı zamanda Bangladeş'teki Dakka gibi hızla büyüyen bir metropol için de geçerlidir. GSYİH büyümesi, insani gelişme ve çevre bilinci açısından kayda değer başarılarla rağmen, Bangladeş hala özellikle kentsel alanlarda yoksulluk konusunda büyük bir zorlukla karşı karşıya. Bu makale, başkentine odaklanarak çağdaş Bangladeş'teki kentsel yoksulluğun dinamiklerini keşfetmeye çaba göstermiştir. Kent yoksulları araştırılırken, yeni koronavirüs (covid-19 olarak da bilinir) nedeniyle ortaya çıkan Pandemi durumu olayı, son iki yıldır 'belirsizlik' yaptığı için dikkate alındı. Bangladeş'te üç aşamalı tecrit ile şehirli yoksullar birçok yönden zarara katlanmak zorunda kaldı. Bu çalışma, saha düzeyinde gözlem yoluyla amaçlı bir örnekleme içeren bir karma yöntem kullanarak, Dakka şehrinin kentsel yoksullarının yalnızca gelir-tüketim yoksulluğu açısından değil; ama aynı zamanda işsizlik, sosyal ağların yokluğu, damgalanma, tahliye, sosyal suçlar vb. yoluyla yoksullaşma dinamikleri de olmuştur. Bütün bunlar, borç para vermekten meslek değiştirmeye kadar (kadınlar bile kadın olmak üzere) birçok yönden başa çıkma stratejilerini geliştirmelerini sağlamıştır "fuhuş" içinde). Bunlar, bazı vaka çalışmaları ve birkaç derinlemesine ve kilit personel görüşmesi ile daha da doğrulanmıştır. Bu sorunları azaltmak için, hükümet ve paydaşlardan ekonomik, sağlık ve yönetim kriterlerinden oluşan üç temel politika koluna dayanan politikalar ve kılavuzlar olmalıdır.

Anahtar Kelimeler: kentsel yoksulluk, kentsel yoksullar, başa çıkma stratejisi, Dakka, Bangladeş

1. Introduction

The world is becoming increasingly urban with a continuous growth in urban population. This growth will continue to rise, and the global share of the urban population is projected to rise to 60 percent by 2030 (UN Population Facts, 2020). It will increase by 1.5 times to 6 billion by 2045 (The World Bank Website), that is in other words, expected to increase to 68

percent by 2050 (UN DESA Website). Such a process of growth, known as 'urbanization', takes place by natural population growth and rural to urban migration. But often this scenario becomes complex on the basis of its confrontation with the issue of 'poverty'.

Poverty assumes an urban character in an increasingly urbanized world. Addressed as 'urban poverty', to some, this is viewed as a

positive force within the realm of socio-economic development; whereas to some others, this is considered as bearer of new poverty problems. The undeniable truth of urban poverty is that these problems are critical to those who encounter them every moment of their lives – the urban poor. These poor people in the urban spaces find it crucially challenging to survive because of many interrelated factors. With many of the challenges to survival amidst urban poverty, it also becomes critical to poverty reduction. This is also true for a fast-growing metropolitan city like Dhaka – the capital of Bangladesh.

Bangladesh is designated as an ‘emerging Asian tiger’ in the south Asian region (Garber, 2017; Šerić, 2022). It has obtained remarkable achievements in Gross Domestic Product (GDP) where the average growth in the last five years is 7 percent and the most recent value is about 6.9 percent in 2021 (The World Bank Data Website). The Human Development Index (HDI) indicates that Bangladesh has achieved tremendous success in many of its indicators. According to most items of the Human Development Index, *i.e.*, quality of life, Bangladesh is ahead of India and Pakistan (Šerić, 2022). According to the Human Development Report 2021-2022 (UNDP, 2022), with a life expectancy at birth of 72.4 years, an average 7.4 years of schooling, and \$5,472 gross national income per capita, Bangladesh has improved her index value by 0.006 compared to the previous year. The HDI value of Bangladesh for 2021 is 0.661 which puts the country in the medium human development category positioning it at 129 out of 191 countries and territories (UNDP, 2022). Women in Bangladesh are among the most emancipated in the subcontinent as their proportion in the workforce is more than 30 percent. Healthcare has improved in the country and poverty rate has been halved from 2011 to the present

time (Šerić, 2022). Bangladesh has also achieved success in environmental awareness in dealing with the biggest threat of climate change. Bangladesh is a riverine country where the confluence of the rivers has made this geographical area the largest delta in the world - known as the ‘Bengal delta’. Therefore, its position is sensitive to climate change issues (Šerić, 2022) as increased precipitation, sea level rise and tropical cyclones are expected to intensify, adversely affecting agriculture, access to drinking water and food, and human homes. To address this threat, the Bangladesh Delta Plan 2100 was launched. In line with this, new environmental guidelines to promote green financing, foster green banking, and establish dedicated funds for environmental development have also been in action (IMF Website).

However, despite all these remarkable achievements, Bangladesh still encounters challenges in many development issues. One of the most severe challenges is related to the issue of poverty in urban areas.

Urban poverty is changing the face of poverty in Bangladesh. Many of its problems, as Baker (2008) has mentioned, are rooted in a complexity of resource and capacity constraints, inadequate policies in central and local level, and a lack of planning for urban growth and management. Situation got worse with the Pandemic of novel coronavirus (known as *covid-19*), that has created an ‘uncertainty’ for all. Such uncertainty revolves around social divides and inconsiderate tendencies to social consequences based on inequality and injustice – that have hit the urban poor the most. Like the other pandemic-stricken countries, as the Human Development Report 2021-2022 (UNDP, 2022) delineates, layers of uncertainty are stacking up and interacting to unsettle life in unprecedented ways in Bangladesh too.

To tackle the pandemic situation, Bangladesh has followed certain phases of lockdown to stop suffering and death of the people. The first phase of lockdown was announced on 18 March 2020 and it lasted approximately to May 2020 with several short intervals. The second phase of lockdown was declared after a year on 7 April 2021 by observing an exponential resurgence of the virus, originated from neighbouring India, that made new threats for Bangladesh. 'Red alert' was imposed on Bangladesh-India borders including a temporary ban on every kind of public movement in those adjacent areas. Bangladesh had to learn to cope up with the 'new normal'. However, such situation was again interrupted with the emergence of a new variant of the virus and Bangladesh had to face the third phase of unofficial lockdown (known as 'limited public exposure') in May 2022 that became severe by the end of June 2022 (13,516 confirmed cases with 4,670 weekly increase; WHO Website). In all the phases, strict restrictions were being imposed on public movement along with strict rules on wearing masks, proper hand washing and keeping social distances. These rules were most staggering for the urban poor. They have faced socio-economic upheaval and have taken the brunt of the pandemic situation. With three phases of lockdown in Bangladesh, the urban poor had to bear the toll in many ways.

The lockdown measures in the urban spaces of the capital city have disproportionately affected the urban poor. As being a non-privileged class, the urban poor were hit the most. These people - who were generally front-line workers, in domestic services, or with transport, food delivery services, or mostly informal workers - were hit adversely in dealing with poverty. As these people have to toil hard to earn their living, and they cannot work from a 'computer' at home; they are pushed down to

extreme poverty. There have been adverse consequences for all ranging from disruption of fundamental human rights to death that has literally stopped every aspect of human life. This has created a burden on the urban poor because of the nature of their jobs and limited ability to cope with the financial shock. These poor people are highly vulnerable to economic, social and health shocks even beyond the pandemic situation.

It is true that understanding of poverty has increased enormously through poverty assessments, city level studies, academic research and other analytical works at many national and international levels (Baker, 2008). However, these say little about the dynamics of urban poverty. Gaps exist about details on the issues for the urban poor. This also applies to Bangladesh on this particular issue. Therefore, it is necessary to address the problem as a challenge to encounter in Bangladesh.

Based on this setting, the objective of the present study is - to explore the dynamics of urban poverty in contemporary Bangladesh by focusing on its capital city. The study also focused on the suggestive measures to combat the problem starting from community to the other stakeholder level.

The present study has focused on the urban poor of the capital city of Dhaka. It is mainly conducted in the *Slums* (low-income informal settlements) and adjacent areas of three different geographic zones under the local government from the central government. The central government in Bangladesh has two spheres: national and local. The local government has two types of settings namely rural and urban. At the urban level there are 12 City Corporations, and 320 Municipalities (known as *Pourashavas* in Bengali). These bodies are entrusted with a large number of functions and responsibilities relating to civic

and community welfare as well as local development. The rest are designated under other urban areas as Zila parishad, Upazila parishad, and Union parishad having fully urban characteristics (LGD Website).

The three slum areas were purposively selected from the three different geographic zones under the local government system, where two of them were under Dhaka North City Corporation (DNCC) and the other one was under Dhaka South City Corporation (DSCC). Geographically, the slums were situated in the northern, south-western, and slightly south-eastern part of Dhaka city. These three slums were coded as slum-a, slum-b, and slum-c for the convenience of extracting field level information and relevant analyses.

While conducting the present study, there were many restrictions because of the continuous threats of pandemic situations. Maintaining personal hygiene to avoid health hazards in public was a must rule to follow. Therefore, the study has undertaken a Mix-method to select the respondents randomly from the spots, including an observational technique to learn from their realities. A semi-structured interview schedule was used to study their conscious experiences as a way to understand the reality around them. With field level observation, the present study has also extracted some case studies and few in-depth and key-informant interviews. As for analysis, a descriptive style based on interpretive research has been followed as it attempts to interpret social reality through the subjective viewpoints of the embedded participants within the context where the reality is situated (Bhattacharjee, 2012).

The respondents were basically the *Slum* dwellers who were interviewed both in their households and their workplaces in nearby areas. A total of 77 urban poor were selected for the interview from the

three slum areas (29 people or 37.6% from slum-a, 21 people or 27.2% from slum-b, and 27 people or 35% from slum-c) based on their willingness and availability for the interview.

A total of 20 Case studies have been collected from the slum areas by using a checklist. Respondents who could provide extra times for the interviews were considered potential for such cases. Furthermore, about 10 In-depth interviews (IDIs) and 7 Key-informant interviews (KIIs) were conducted with personnel from different government wings, development actors, civil society, Community Based Organizations (CBOs), local Non-governmental Organizations (NGOs), and community leaders etc. As for the observations, about 30 urban poor people were observed based on their workplaces in different locations in and adjacent to the slum areas. The households were also brought under the observational technique while interviewing the respondents at their households.

However, the present study has encountered some limitations in the course of its conduction. Firstly, the study has not been conducted among all the cities of Bangladesh. According to the state administration, there are a total of 8 divisions all of which have larger cities (Bangladesh National Portal). But the study was conducted only in the capital city of Dhaka. Secondly, depicting the issues of urban poverty appeared as some kind of sensitive issue for many of the urban poor. Their embarrassments made their responses inexpressive in quite a few instances. Many of them did not provide the exact information on some of the issues (*i.e.*, financial matters). And lastly, there were incomplete interviews as many of the respondents had refused to be interviewed furthermore.

2. Dynamics of Urban Poverty

This sub-section mainly discusses the findings of the present study. Starting from presenting the demographic information of the respondents, this sub-section concentrates on the many dimensions of urban poverty in the capital city, the vulnerabilities faced by the urban poor, their experience in dealing with poverty, and the other significant problems that made their situation difficult.

2.1 Demographic Information of the Urban Poor

The present study is mainly conducted in the *Slums* and adjacent areas of three different geographic zones under city corporations in the capital city of Dhaka. A *Slum* is recognized as a low-income informal settlement (addressed as '*Basti*' or '*Bustee*' in Bengali). It is a cluster of compact settlements of 5 or more households which generally grow very unsystematically and haphazardly in an unhealthy condition and atmosphere on government and private vacant land. Slums also exist on the owner-based household premises (BBS, 2015). These are places where physical, social, economic and political vulnerabilities collide, creating a multi-layered blanket of vulnerability for their residents (Banks, 2012).

In the present study, the respondents were basically the *Slum* dwellers (a total of 77) who were interviewed both in their households and in their workplaces in nearby areas. There were both male and female respondents, but females were higher in number (48 or 62.3%). The age of the *Slum* dwellers ranged from 17 to 73 years. Most of the respondents were married, and very few of them were single, widowed, divorced, and destitute (altogether 14 or 18.2%).

In most cases of the *Slum* dwellers, the reasons for living in the slums were in-migration from rural areas – when most of them came voluntarily for a better life. Many of them had come nearly 20-25 years ago. There were also few cases of climate-induced migration (*i.e.*, river erosion and flood) as they had no other place to go or live. Getting rid of poverty was also an issue along with land occupation (with life-threats) for migrating to Dhaka. Regarding education of the *Slum* dwellers, most of the adult respondents had no education. Very few of them could only read and write their names. Some of them had completed their primary education. As for the children, most of the girl-child were out of school than boys. Incidents of childrens' low enrollment and dropout of school have also been reported from the responses.

The *Slum* dwellers were both from the informal and formal sectors, with their skilled, semi-skilled, and unskilled labour. However, most of them were engaged in part-time (temporary) jobs. Males had greater job options than females. For most of the female respondents, there was the existence of '*Chutabua*' culture - who were basically housemaids on a temporary basis. There were also very few single headed households that were mostly female headed.

2.2 Life of People in Urban Poverty

Three issues were explored in detail to depict the urban poverty in Dhaka. Firstly, the vulnerabilities of urban poverty were sought out in terms of income-consumption poverty, poor infrastructure and services including their unsanitary living conditions, environmental hazards and the health risks, overcrowding in living areas, and dynamics of impoverishment. Next, the study has focused on how the urban

Table 1. Categories of Labour/Employment/Occupation among the Urban Poor of the Slum Areas

<i>Male</i>		<i>Female</i>
Rickshawpuller	Construction Worker	Homemaker
Van/CNG auto driver	Restaurant assistant (Hotel boy)	Housemaids
Transport Worker	Hawker	Garments Worker
Vegetable vendor	Street food seller	Construction Worker
Security guard	Day labourer	Cleaner
Cleaner	Mechanic (Motor garage, Electrical)	Street food seller
Carpentry	Small Business	Small Business
Plumber	Beggar	Beggar

poor deal with poverty situations. It was assessed on the issues of the urban poor's limited access to income and employment opportunities, along with the issues of lack of social networks, stigmatization, eviction, and social crimes. Lastly, there were discussions on some other significant problems related to urban poverty that the *Slum* dwellers had to confront in their lives.

2.2.1 Vulnerabilities of Urban Poverty

Living in *slums* means exposure to a number of vulnerabilities for the urban poor. In the first place, cash income is needed to meet the basic needs of a household in an urban space. But work options are limited to low-paid and irregular workers who are primarily dependent on physical labour and in the informal sector. There is also

Box 2.2.1.1: Response from a Case Study – 'being traceless on what to do and how to survive'

Before the pandemic, life was somewhat running in a comfortable way. Both me and my husband were working hard to meet our ends. I worked as a temporary house-maid and my husband was a care-taker of a shop in a nearby shopping mall. When the pandemic struck, my husband lost his job. I too was restricted from entering the houses I worked for. We became traceless on what to do and how to survive. And we had 2 kids to feed. We had to utilize all our savings but that too were mere for a minimum survival. We took loans but we are still in debt.

- Case study with a female respondent, aged-32, married, slum-a (code-14)

Box 2.2.1.2: Response from a Case Study - 'one meal a day'

I can never forget those horrible days of the pandemic. I was working as a cleaner in a clothing business office (Buying House). But the office was closed because of the pandemic and I lost my job. My wife was the only earning member and we had one kid and my mother living with us. We took only one meal a day so that we can save for the upcoming days. It was so uncertain then! Now that the situation is better, we still have to struggle a lot to manage three meals a day.

- Case study with a male respondent, aged-36, married, slum-c (code-8)

the existence of a high level of child-labour, who are typically girls, to provide assistance for their family income. These girls are exposed to multifarious problems including sexual harassments at community and at work.

The average monthly income of the respondents (from a range of <5,000 to >15,000) was only about Bangladeshi Taka (BDT) 12,300 (about United States Dollar or USD 119). Although, information on financial matters, being a sensitive issue to many respondents, were not revealed properly in the study. Many of them did not provide information about the exact amount. However, this amount was roughly estimated both from the respondents who provided the information and by observing the urban poor through their workplaces, business options, and other sources of income. Of course, not everyone earns the same amount of money and not everyone faces poverty in the same way. There was also the issue of pandemic situation which was still haunting people in many ways. This scenario was further revealed from the case studies. Such a case study has delineated a harsh reality of the urban poor.

Altogether there was uncertainty and instability of income for the *Slum* dwellers that has impacted their consumption tra-

its. In terms of food consumption, most of the *Slum* dwellers can manage two meals a day that are basically rice, vegetable, and lentils. Very few of them take breakfasts with handmade breads (Roti) and vegetables, while others take rice again. Having 'good food' (in terms of *Pilaf/Pilau*, *Korma*, or recipes that need extra oil/spices etc.) was availed very rarely (1 or at best 2 times per month). During the pandemic restrictions, when most of the urban poor were struggling for availability of work options, many of them had to skip breakfast and only had to take 'one meal per day'. A case study has well extracted such situations.

The urban poor of the three slum areas have also faced problems with poor infrastructure and services. These were basically found in housing, water and sanitation, transportation, power supply, and telecommunications. The housing condition for the urban poor was dilapidated, overcrowded, and having high cost for tenants. Most of the houses were tin-built, while very few of them were brick-built (with cracks and moss on the roofs, walls, and the floors). Very few of them were thatched hut (known as *jhupri* in Bengali). The families reside in one room where sometimes, the average number exceeds by 8 persons. Such room overcrowding prohibits the *Slum* dwellers from any kind of

privacy. As most of the residents live in a rented house, the high-cost of house-rents puts extra pressure on their economic hardship.

The present study has found out very few respondents who were owners of the rented house (the 'Landlord'). From their responses, it was found that most of them avail their earnings from the house rents. They also added that they have put a flexibility for the tenants to pay the rents as they can well realize the adverse condition of the poor families. Some of them had even exempted the rents amidst the pandemic situation. However, this came in an opposite manner from the respondents who were the house tenants. They have reported that though they were exempted from paying the house rents in the pandemic situation, but they had to pay the amount at a later time with a certain interest rate, when it was 'normal' again.

Apart from this, most of the living houses were not climate-resilient as they have faced constant dropping of water inside the house in the rainy season. With that, they have faced poor condition and services of water and sanitation facilities. Even many of their living places were subject to water-logging all year round because of poor sanitation infrastructure. Their sources of drinking water were scarce in number (with tap-water, and tube-wells). They have faced problems with transportation fare as these were equal for all classes of people. They do not even get any concession to pay the fare. Also, many girls had confronted incidents of sexual harassment while moving through public buses.

There lies serious problems with availability of power or electricity connections as most of the connections were taken illegally by the landlords. The respondents had to pay for the monthly bills, but they did not get adequate supply of electri-

city. With that, there was also the problem of load-shedding. Most of the urban poor were using mobile phones, but it was found out that they were lacking the proper knowledge to operate the mobile sets and had faced problems in availing services from the operators. With that, by observing the household of the slum areas, it was found out that many of them had a Television set (mostly Tube TVs), a fan (either or both ceiling and table fan), a light (preferably energy light), a gas-stove (but most with illegal connection), and few essential furniture (mostly a bed, a cloth rack, and a mitsafe). Availing cable connection was also observed in the urban poor households, but that was related to their flow of income.

The *Slum* dwellers also confronted inadequacies in the provision of drainage system, garbage collection, and healthcare services. With the poor infrastructure of water and sanitation, the drainage system was almost ineffective. There were broken slabs that made over pouring of filthy waters and other feculent stuff that made the drainage system clogged and unclear for a long time. This problem got severe with the use of latrines which was one of the most serious problems related to public health measures in the community. There were pit latrines for approximately 10-15 households, but all were in unhygienic condition. Few provisions of shared sanitary latrines were provided by some government wing, development actors, and NGOs who work for the people of the slum areas.

Besides that, in absence of a specific waste disposal bin, garbage (solid wastes such as rotten food, rubbish, ashes, residues, torn clothes, street and roadside litter, broken furniture and vehicles etc.) were thrown here and there in the whole community. This made the situation vulnerable for the deterioration of the environment that

Box 2.2.2.1: Response from a Case Study – ‘no one to seek help from’

When I lost my job due to the coronavirus disease, I could see no light. I had to look after my old age parents, but I was out of work. There was no one to whom I could go. I was even returned from the door of some acquaintances. There was no money to survive. I am still facing problems as I don't have that kind of connection.

- Case study with a male respondent, aged-27, single, slum-b (code-11)

again made their living conditions unhygienic. For this, the urban poor had faced many health-related problems. Of them, inhaling fresh air to breath was very much acute. In addition, water borne diseases (*i.e.*, diarrhoea, dysentery, and typhoid) were also common in those slums for which many of the respondents had lost their working days.

The most vulnerable among the urban poor were the old age persons and the persons with disabilities. Due to their infirm physical conditions, they were not in any kind of work or income generation activities. This situation has made them dependent on their families. Sometimes they were treated very badly by their own families as not contributing to any earnings to the families. Sometimes, they were neglected and even ridiculed by the community people around them.

There is another incident that impacts the livelihoods of the urban poor and that is related to climate disruptions in the form of heavy rainfall. Whenever there is heavy rainfall, it is the poor people who had to halt their work and even had to skip the day's possible earnings.

2.2.2 Urban Poor Dealing with Urban Poverty

The *Slum* dwellers had to deal with urban poverty alongside some crucial issues like

– unemployment, lack of social networks, stigmatization, eviction, and social crimes. Many of the *Slum* dwellers have revealed that they had faced unemployment repeatedly for several times despite their working age. As dependence on cash incomes to meet all the basic needs means that money was a matter for the urban poor, employment was placed at the centre of livelihoods and strategies for their survival and improvement.

There existed multiple challenges to their entry into the labour market that sometimes added insurmountable dimensions to their vulnerability, with obstacles to better employment (Banks, 2012). Some of these were agency-related obstacles, *i.e.*, low skill levels, less qualifications, few experiences, limited capital, and poor health. Some other obstacles were structural that were weaved into a hostile labour market characterized by intense competition, low wage rates, difficult and unhealthy working conditions, work irregularity, and the mediation of the labour market by intermediaries.

The urban poor also faced problems with the issue of lacking social networks. There was absence of social contacts for connections into the labour market, to influential people, or to the people alike that can offer support-in-kind. This situation was much adverse in the time of pandemic situation for many of the *Slum* dwellers.

A case study reveals such a situation more profoundly.

The problem of urban poverty got more complex with the existence of stigmatization, eviction, and social crimes. The *Slum* dwellers has faced stigmatization starting from 'being dirty' to 'no right to protest'. In line with that, the urban poor also confronted the constant threat to eviction. This happened especially when they fail to pay or pay the house rents lately. The threats of eviction have also been reported to be impacted largely by 'masthanocracy' (the rule of street gangs through terrors). This situation gets further blended into social crimes. The *Slum* dwellers were exposed to many social crimes like drug addiction, drug supply, gambling, violences, and street crimes. They were both engaged to and were being victimized of all these social disorders.

Such 'masthanocracy' and social crimes gave rise to an informal system of governance at the *slums* that reproduce and exacerbate existing inequalities. There was existence of criminals as local leaders, who were often patronized by the influential elites or some political groups. The *Slum* dwellers often faced problems by these interest groups who informally hold the power to do any offences to the urban poor. These were the dynamics of impoverishment that the urban poor had to confront.

2.2.3 Other Significant Problems

The phenomenon of urban poverty is pervasive, severe, and largely unacknowledged (ADB, 2014). There are some significant problems relevant to urban poverty that are effective in understanding such phenomena. Though these were particularly confronted by the urban poor in the pandemic situation, these have been continuing to adversely affect many of their lives.

Such problems range from being trapped in financial insecurity, starvation, reverse in-migration, impact on physical health, and impact on mental health of the urban poor.

Most of the urban poor were trapped in financial insecurity that was an extension of the problem they faced amidst the pandemic situation. This situation got more severe due to both formal and informal loans that they took from the moneylenders (basically from the local cooperatives, NGOs like: Association for Social Advancements-ASA, *Thengamara Mahila Sabuj Sangha-TMSS*) and intermediaries. Many of them were still in debt that has put them under cumulative socio-economic pressure to return the money.

As food security remains a key concern for most of the urban poor households, many of them had to starve to meet the other necessities of life. They had to skip one meal in lockdown situation as they could not manage the food. This has impacted their health status and working ability, which again put them under intense pressure. It was like a vicious cycle that impacted most of the urban poor in those slum areas.

Following the pandemic situation, the urban poor had to face the problem of reverse in-migration. This happened when many of them had involuntarily migrated to villages due to loss of jobs or failing to meet basic needs. Although, many of them had returned into the city-life but not all. This has created a new bulk of rural poor that may affect the rural advancement in many ways. This situation is further discussed by Hossain (et al.) (2022) with the connotation of rise of 'new poor' who represent a new socioeconomic group in Bangladesh.

The urban poor in the three slum areas were acutely vulnerable to many kinds of health hazards. For this, the impact on

Box 2.2.3.1: Response from a Case Study – ‘coronavirus is the disease of the riches’

We are poor, and they are rich. This disease (covid-19) will not harm us because we don't have money. It is the rich people who have to spend money for every kind of treatment. Coronavirus is the disease of the rich people (Boroloker Oshukh in Bengali).

- Case study with a female respondent, aged-25, married, slum-b (code-6)

their physical health was severe. There was existence of circulatory diseases including hypertension, diabetes, chronic respiratory diseases, skin diseases, water borne diseases, and cancer. Many of the women in the urban poor families were found to be particularly suffering from Obstetric and Gynaecological problems. In the pandemic situation, the *Slum* dwellers were underestimated with *covid-19* cases due to testing constraints. Testing kits and vaccination programs came much later to them. However, this was not paid with much seriousness by those poor people as they have connoted the *covid-19* to be the diseases of the higher-class people. A case study thus reveals their opinion on such an aspect.

With impact on physical health, the *Slum* dwellers also had confronted problems with their mental health in dealing with their poverty situation. There was presence of anxiety and depression among the urban poor of the slum areas. With economic hardship, they confronted repeated restlessness. Their quality of life was compromised which again built the route to stress and strain. Many of them, especially male respondents, became arrogant and unstable and so their family relations had deteriorated. Such problems were more severe for women, elderlies, and persons with disabilities. In the pandemic situation, the urban poor had to go through many death news and other miseries. Along with that, there were no celebrations/recreation

in national/religious festivals. Even there were lack of motivation and empathy that could boost them up in that adverse situation. There were also personal challenges to overcome due to stigmatization (of both being poor and also due to pandemic situations). Because of all these, there was fragmentation of social relationships among the *Slum* dwellers. The breakdown of mental stability (for failing to look after the family including financial instability) among the urban poor even had led to suicide (2 of such incidents were revealed from the case studies).

In line with this, there was another crucial matter in developing the mental health of the urban poor though they were not much concerned while responding about it. The matter is related to one of the common traits of the *Slum* dwellers about using slangs frequently in their daily language. They used such slang as part of their everyday activity.

3. Coping Strategies of the Urban Poor

While exploring coping strategies, the present study has found out that the urban poor of the three slum areas follow different coping strategies depending on different situations. As the urban labour market has grown rapidly, it remained largely informal (Banks, 2012). The urban poor face problems with inadequate income and so, most of them opt for two to three

jobs or business options at a time. Regarding opting for more than one job, it was found out that most of them were engaged in salaried jobs in the formal sector (*i.e.*, cleaner) and also doing small businesses (*i.e.*, tea stall). Some of them have also opted for doing business alongside income earning tasks in the informal sector (*i.e.*, a Rickshaw puller by day, and a street food seller by evening). People have also opted for doing 'overtime' (*i.e.*, a security guard consecutively for 16 hours).

The above trend is also observed among the female respondents. It was found out that many of them were engaged as salaried garments workers and were also doing 'overtime' to earn extra money. Some of them were doing small businesses (*i.e.*, clothing stores or street food sellers). Regarding opting for more than one job, some of them have been doing some extra works (sewing or making crafts) to support their families as homemakers.

Lending money was a great source for many of the *Slum* dwellers. Those who borrowed money, took it from both formal (the local cooperatives, ASA, TMSS) and informal sources (the intermediaries). Most of these lending took place at the time of the pandemic situation. Very few of them had borrowed money by mortga-

ging the mere gold jewelries they had but could not recover those back.

Among the urban poor, the old age persons and the persons with disabilities, who had physical weakness or any kind of inability to do any work, tend to be in 'begging'. This has been one of the easiest coping strategies for many of them as it does not require any investment apart from time. Begging has also been a way-out for earning money in the time of the pandemic situation. However, begging was interrupted if there were any seasonal disruptions. And with that, for any seasonal disruptions (mainly in the form of heavy rainfall), the urban poor people either utilized their own savings or again lent money to purchase foods and other essential stuff (*i.e.*, medicines).

Changing the occupations was also observed among the urban poor as coping strategies to match with their poverty situation. It was found out that many of the *Slum* dwellers had changed their occupation, *i.e.*, from temporary housemaids to street food sellers, from cook to cleaner, from cloth vendor to local food restaurant assistant (hotel boy) etc. to meet their basic necessities. However, one of the harshest realities of changing of occupations to live for basic survival has been revealed out from a case study, where it was reported

Box 3.1: Response from a Case Study – 'woman joined prostitution for survival'

I know a woman who was forced to be in prostitution amidst the pandemic situation. She was 21. Her husband was a drug supplier, and she was a victim of domestic violence. One day police raided their house and found the drugs brought by her husband. She was convicted and sent to prison with him. Once she was out, she was homeless, she had no money to survive and support for herself. So, she had to join prostitution to overcome the poverty she faced.

- Case study with a female respondent, aged-35, destitute, slum-a (code-9)

that, to cope up with the urban poverty in the pandemic satiation, a woman had to take up 'prostitution.'

There was also another aspect that has been revealed from the responses of the urban poor, but in few instances. This aspect was related to some of their interests in local politics and has been addressed as a coping strategy to deal with urban poverty. The respondents who provided information on this aspect have added that the local 'mastans' are the ones who were effectively engaged in political activities, starting from joining processions to even doing many kinds of criminal offences. All were driven to do such activities for 'money'.

4. Analyzing Urban Poverty in the Capital City of Bangladesh

The present study has found out some outstanding aspects related to urban poverty and the life of the urban poor. Regarding the reasons for their entry into the slums, it has reflected the aspect of migration. The proliferation and expansion of slums is often attributed to rural-to-urban migration that is a complex and multi-dimensional process (Afsar, 1999 as mentioned in Banks, 2012). A huge number of new migrants leave their rural homesteads annually, heading for Dhaka. They are being pulled towards the country's heart in search of economic opportunity, as well as pushed from rural areas due to poverty and natural disaster. Due to all these, slums are viewed as a temporary phenomenon and that rural areas are the 'legitimate' home of the poor (Banks et al. 2011, Rashid 2009; as cited in Banks, 2012).

Income is central for the day-to-day survival of the urban poor. The employment and income of these people has a deep connection with the poverty line because if the total income of a family is less than

the threshold, then that family and every individual in it is considered to be in poverty. However, determining poverty lines is a complex undertaking (ADB, 2014). Most countries use the monetary value of a minimum food basket to determine the poverty line; while a few make adjustments to this line by allowing for a minimum nonfood constituent of expenditure. A few countries allow for cost-of-living adjustments to differentiate between rural and urban poverty lines.

Following this, the Bangladesh Bureau of Statistics (BBS) uses the Cost of Basic Needs (CBN) method as the standard for estimating the incidence of poverty. In this method, two poverty lines are estimated: lower (1,805 calories per person per day) and upper (2,122 calories per person per day). The lower poverty line determines the extent of extreme poverty, whereas the upper poverty line, by adding together the food and nonfood poverty lines; determines the extent of moderate poverty. Irrespective of internationally used or country-specific poverty lines, there are signals and trends toward a geographical relocation of poverty from the rural to the urban areas. However, several scholars have taken the position that for countries that are entering the middle-income or lower-middle income groups, a higher urban poverty line of \$2.15/day is a better measure than the \$1.90/day line, which at best captures extreme poverty. It is based on 2017 PPPs and has been updated recently (The World Bank Fact Sheet Website).

Regarding the coping strategy of the urban poor, the present study has delineated some remarkable features. Various strategies help the urban poor to cope with income shortfalls, including buying in small quantities (at higher per unit prices), skipping meals and purchasing foods of lower nutritional values (Banks, 2012). All of

these have serious implications on health outcomes.

Following this, the urban poor living in slums bear the largest burden of health hazards and the slum-dwellers are considerably worse off in their lives (Kim, 2019). Within the framework of multidimensional poverty, health remains at the forefront of deprivations faced by the urban poor, especially those living in slums. The healthcare facilities were not adequate for them. Hospitals and clinics were not necessarily physically distant, but they were socially and financially distant from poor urban populations. Due to lack of supervision from the authorities, the doctors and nurses are often found to be very inefficient and this further weakens the prospect of poor people being unable to get access to proper healthcare services from public hospitals.

With physical health, the urban poor also face the distresses of mental health. Though being the most severe, these were mostly unrecognized. The physical and social environments of urban life can contribute both positively and negatively to mental health and wellbeing (UDMH Website). Compared to rural areas, cities were associated with higher rates of most mental health problems: higher risk of depression, more anxiety, and the risk of schizophrenia, in addition to more loneliness, isolation and stress. Even *covid-19* outbreaks took a heavy mental health toll on the urban poor (D'lima & Grabinsky, 2022).

In line with other coping strategies of the urban poor, the present study has brought up another influential issue related to lending money. The need to find alternative means of consumption-smoothing has led to the search for loans becoming the most common livelihood strategy among Dhaka's low-income households (Banks, 2012). These households have at least one

loan or debt in their financial portfolio, most of which are informal. Different types of loan play different roles in securing livelihoods, ranging from assisting with the daily struggles of survival or coping in emergencies, to facilitating prospects for investment and improvement.

Regarding housing conditions and education of the urban poor, the present study has found some depressing situations. It has a resemblance with the Slum Census of 2014 in Bangladesh too (BBS, 2015). According to the report, the housing structures within slum areas are made of relatively cheaper materials like straw, leaves, polythene sheets, wood, bamboo, coarse papers etc. These structures can be easily moved on short notice from one place to other and can be erected quickly. Generally the slum dwellers live in low cost housing structures. Most of them live in Tin-built houses. Near about 65 percent of them live in the rented houses, while about 27 percent in their own houses, and about 8 percent in other categories. As such, low-income communities pay exorbitant rents to live in slums with poor services and no tenure security (UNDP Bangladesh Website).

In terms of education of the urban poor, slum households have a primary school enrolment rate of only 77 percent that is significantly lower than the national level statistics of 98 percent (Khondoker, 2020). This indicates that the financial vulnerability of slum households translates to low enrolment. Enrolment numbers suffer a drastic drop with the age group of the children (from 69% for 10-14 years old to 25% for 15 and 19 years old), indicating alarmingly high dropout rates among school-going adolescents in the urban slums. The drop out cases for both girl and boy child was mostly related to supplementing the household incomes. Lack of healthcare facilities, inadequacies of

hygienic infrastructure, and lack of proper nutrition also lead to an increase in drop-out rates. Moreover, girls in the slums were discriminated against by the boys in terms of access to education. One reason behind such situation is that the girls were engaged in domestic work or they were needed to take care of their younger siblings.

The present study has shed light on the issues of water, sanitation, and hygiene (WASH) and power or electricity supply to the urban poor of the three slum areas. As the overcrowded urban settlements are characterized by poor infrastructure, lack of access to basic services, and exposure to disasters and climate risks, creating conditions of unsanitary environmental and public health, they are exposed to the problems related to WASH issues. These are also reflected across a range of health indicators, including exposure to water-borne diseases, nutrition, and maternal and child health; where slums perform worse compared to other areas of the country (WaterAid Bangladesh Website). In Bangladesh, two-thirds of the urban population lack access to safe water. In urban slums, more than 80 percent of households do not have access to sanitary latrines and toilet facilities and upto 60 percent of solid waste in Bangladesh is not properly disposed (BRAC WASH-Factsheet, n.d).

Regarding electricity supply, despite its importance for basic survival, it is not recognized as a basic urban service for the urban poor living in slum areas. With lack of access to clean and modern sources of energy, these people have not been addressed comprehensively (Lipu et al., 2013). They face barriers in availing such services in many ways. The urban poor face problems in accessing legal energy services due to illegal settlement, lack of explicit policy on energy and housing, lack of dedicated institutions, the pervasive role of masta-

ans, poor infrastructure and lack of monitoring and evaluating systems.

With the advancement of technological services in Bangladesh (with the motto of 'Digital Bangladesh'), the urban poor have also started to use mobile phones. However, most of them lack proper knowledge on operating and availing the services from the various telecommunication operators. For many of the urban poor, the use of mobiles has led to an improvement in their economic situation and that these benefits are greater than ownership and usage costs. Mobile also appears to change how slum residents interact with each other with stronger social relationships. While cost of a handset is the primary barrier to owning a mobile, the difficulty in using a mobile, clarity of charges for call-plans and information dissemination are also some other problems in this regard (Sarin & Jain, 2009).

Regarding the status of children in the slums, the situation is somewhat dispiriting. Most of the children in slums live in inhumane conditions. These children lack access to basic education and proper nutrition. The chaos of life in slums makes it difficult for children to grow up in a healthy manner (Malik, 2019). For children living in slum areas, life is difficult and often dangerous, with high rates of malnourishment, school dropout, child marriage, child labour and abuse (UNICEF Bangladesh Website). Gender concerns are usually neglected in cities that are overcrowded and unplanned. Girls and boys experience urban life in different ways with girls often facing discrimination in their daily urban life.

In line with this, the issue of slum socialization is also a crucial matter in the lives of the children that will ultimately impact their adulthood in the future. The issue of slum socialization has been given atten-

tion to discuss the common trait of the *Slum* dwellers about using slangs frequently in their daily language. As socialization can impact each and every factor of the life course, it is the process of becoming a part of the society. But it is impacted in many ways when it happens in the slums. Living in poverty, as Fish (2020) argues, tends to instigate trauma, making it more challenging to break from one's socioeconomic status. People living in poverty are more likely to be bullied, demoralized and isolated. The long-term impacts are extremely destructive, resulting in the oppression of communities, increase in large educational gaps, and in the perpetuation of the cycle of poverty. Therefore, socialization and poverty is a difficult combination when those in poverty are seen as outsider. Moreover, decreased affection and support for children in families and increased harsh and inconsistent parental practices induced by demoralization, distress, anger, anxiety, stress and frustration caused by poverty undermine socialization and child-rearing processes (Şengönül, 2021).

As a crucial aspect, the present study has put special concentration in discussing the role of women in urban poor families. Despite facing constraints in their labour market choices, women play a great role in sustaining poor households. From the earnings of daily self-employed work activities, women could provide a substantial and steady component to the household income. As economic insecurities hit the family over time (much of it was because of the pandemic situation), women helped their families by increasing earnings, initiating secondary jobs, obtaining loans from a variety of sources, foregoing personal expenditures and sacrificing their leisure. At the same time women also managed to provide 'unpaid care work' that places a vital share in the overall economy. The ILO estimates the value of unpaid care and domestic work to be as much as

9 percent of global GDP (USD 11 trillion), with women's contribution at around 6.6 percent of GDP compared to men's at 2.4 percent of GDP (APEC Policy Brief, 2022). Therefore, women are central to the family survival.

The issue of climate change has been dealt with special care while exploring the experiences of the urban poor in the present study. The impacts of climate change and natural hazards put the poor people living in slums at high risk. According to Baker (ed.) (2012), they live on the most vulnerable lands within cities, typically areas that are deemed undesirable by others and are thus affordable. The poor people living in the urban slums are exposed to the impacts of landslides, sea-level rise, flooding, and other natural hazards. Exposure to risk is further exacerbated by overcrowding, inadequacies in infrastructure and services, unsafe housing, unmet nutrition, and poor health. These conditions can turn a natural hazard or change in climate into a disaster, and result in the loss of basic services, damage or destruction to homes, loss of livelihoods, malnutrition, disease, disability, and loss of life.

By observing the above issues of urban poverty, it can be assumed that poverty has many meanings and contexts depending on how it is being experienced. Poverty is such a prevailing concept in society that is stigmatized on many levels based on social classes and the mindset that they have about the poor people. In simple terms, stigmatization means the act of describing or considering somebody or something in a way that unfairly suggests that they are bad or do not deserve respect. Therefore, poverty should be understood, as argued by Spencer-Wood and Matthews (2011), as progressing from simple dictionary definitions, to the more complex considerations based on cultural construction through discourse on impoverishment as

a relational process involving power dynamics at the intersection of classes, occupation groups, and gender. Impoverishment is a complex process involving interaction of capitalism, patriarchy, and social exclusion to structurally produce a set of economic, social, and political positions. Poverty is culturally constructed through ideological discourse as an individual failing and a stigmatized identity.

This can further be understood with the help of a brief reflection on the theoretical background of poverty. According to Shildrick and Rucell (2015), many scholars have tended to explain poverty by referring to people's moral failings, fecklessness or dependency cultures, while others have argued that it can be better understood as a result of how resources and opportunities are unequally distributed across society. Additionally, poverty has been explained with its relation to social classes as the opportunities open to people are influenced, to a large extent, by their social class positions. There are also the notions of stigma and shame in understanding the experience of poverty and the ways that those experiencing poverty can be negatively stereotyped by institutions (*i.e.*, public or welfare delivery services) that have been stigmatizing and disadvantaging the people in poverty.

While discussing poverty, a renowned sociological theory comes into the way known as 'Strain Theory'. Strain theory discusses that pressure derived from social factors, such as lack of income or lack of quality education, drives individuals to commit crime (Encyclopedia Britannica, 2019). The first ideas were provided in the 1930s by American sociologist Robert K. Merton that focused primarily on disadvantaged groups, wherein common aspirations and the inability to achieve those goals was considered a driving factor behind crime. Individuals whose incomes

placed them below the poverty threshold were unable to realize common, socially accepted ambitions through legal means, and thus they were forced down a path of criminal behaviour to achieve their goals. There is also the role of emotion in strain-derived crime because of many societal pressures.

In relation to the above, there exists the concept of 'alienation'. Alienation is the state of feeling estranged or separated from one's own setting, work, products of work, or self (Encyclopedia Britannica, 2022). In addition to its popularity in the analysis of contemporary life, the idea of alienation entails different meanings, *i.e.*, powerlessness (being controlled by external agents), meaninglessness (lack of comprehensibility or sense of purposelessness in life), normlessness (lack of commitment to shared social conventions of behaviour that causes widespread deviance), cultural estrangement (sense of removal from established values in society), social isolation (sense of loneliness or exclusion in social relations), and self-estrangement (realizing that the individual is out of touch with oneself). Following this, urban areas or inner cities are increasingly bereft of adequate housing, safe neighbourhoods, employment opportunities, primary health care facilities, and effective schools (Uchitelle, 2000, as cited in Holcomb-McCoy, 2004). For all these complexities, large cities fail to respond to the needs of families and individuals in the deteriorating urban areas that are often plagued with demoralizing social conditions (*i.e.*, poverty, homelessness, crime). This in turn promotes maladaptive behaviour and other malfunctions that affect the wider society and perpetuates a phenomenon called "alienation" (Calabrese, 1990; Erikson, 1986, as referred to in Holcomb-McCoy, 2004).

Therefore, it is necessary to understand poverty based on its many essence to provide policies and guidelines to wither away or at least to reduce it. The goal should focus on developing new strategies and measurement of multidimensional poverty and generate poverty reduction policy analysis. This also applies to the urban poor living in the slum areas of Dhaka city.

5. Suggestions and Conclusion

The Suggestions regarding the possible improvements of the urban poor of the three slum areas have been gathered from the IDIs, KIIs and from the field level observations. Several important aspects have been identified from their responses and from the interview survey and case studies. Some of the suggestions are made for the government while some of them are for the other stakeholders. By government, it means all the ministries that can work together to improve the poverty situation of the *Slum* dwellers. Following this, the ministries that can initiate and coordinate the tasks together are - Ministry of Finance; Ministry of Planning; Local Government Division under Ministry of Local Government, Rural Development, and Cooperatives; Ministry of Social Welfare; Ministry of Health and Family Welfare; Ministry of Education (Secondary and Higher Education Division); Ministry of Women and Children Affairs; Ministry of Youth and Sports; Ministry of Power, Energy and Mineral Resources (Power Division); Ministry of Information and Broadcasting; Ministry of Law and Justice; and Ministry of Posts, Telecommunications and Information Technology etc.

Suggestions are made for the other stakeholders to take measures to assist the urban poor. These are mainly - elected representatives/lawmakers (legislature), local government/city corporations, de-

velopment actors (United Nations, World Bank, IMF etc.), civil society, CBOs, local NGOs, mass media, advocacy groups, law and legal bodies, and community leaders etc.

5.1 Suggestions

Formulation and implementation of effective policies are prerequisites to fight the challenges that urban poverty poses. The suggestions for the possible improvements of the urban poor of the three slum areas have been categorized based on three essential policy strands, namely: economic, health, and administration criteria.

Table 2. Suggestions for Possible Improvements of the Urban Poor of the Slum Areas		
<i>Essential Policy Strands</i>	<i>Doable*</i>	<i>Key Actors and other Possible Stakeholders</i>
Economic	<ul style="list-style-type: none"> * Creating employment opportunities * Encouraging about self-employment and skill development * Providing assistance for savings, and credit initiatives * Sharing importance of micro-finance program followed by effective implementation * Imparting knowledge on opportunities and constraints for sustainability and reliability on various financial schemes 	<p>Government of Bangladesh:</p> <p>Ministry of Finance; Ministry of Planning; Local Government Division; Ministry of Social Welfare; Ministry of Health and Family Welfare; Ministry of Women and Children Affairs; Ministry of Youth and Sports</p> <p>Lawmakers</p> <p>City corporations</p> <p>Development actors</p> <p>Civil society, CBOs and local NGOs</p> <p>Mass media and advocacy groups</p> <p>Community leaders</p>
Health	<ul style="list-style-type: none"> * Identifying ill health as a chronic condition * Understanding adverse living and working conditions * Assessing the changing lifestyles * Concentrating on the problem of maternal and neonatal health including malnutrition * Focusing the persistent social inequality responsible for health problems * Pointing out effect of economic insecurity on health * Focusing on unstable social life * Detecting all communicable and non-communicable diseases plus their threats * Making awareness on substance misuse * Imparting knowledge on mental health problems. 	<p>Government of Bangladesh:</p> <p>Ministry of Finance; Ministry of Planning; Local Government Division; Ministry of Health and Family Welfare; Ministry of Education (Secondary and Higher Education Division); Ministry of Women and Children Affairs; Ministry of Youth and Sports; Ministry of Information and Broadcasting</p> <p>Lawmakers</p> <p>City corporations</p> <p>Development actors</p> <p>Civil society, CBOs and local NGOs</p> <p>Mass media and advocacy groups</p> <p>Law and legal bodies</p> <p>Community leaders</p>

<p>Administration</p>	<ul style="list-style-type: none"> * Building partnerships for reducing poverty focusing the <i>slums</i> * Developing educated and skilled human resources to tackle urban poverty * Designing effective targeting as it is essential for the success of any program * Taking technical and managerial support from the community * Ensuring women empowerment (through setting up employment ventures as women groups) * Developing and expanding housing, infrastructure for health care, and environmental settings * Getting rid of urban wastes (through collection, segregation, and recycling) * Fostering skills through appropriate training * Enhancing delivery of municipal services to the citizens * Launching report cards for assessing the performance of the municipal services to the citizens * Initiating networking between professional bodies of city managers and the citizens * Developing, mobilizing, and empowering the community organizations * Initiating and implementing inclusive and climate resilient urban planning * Engaging stakeholders in “dialogue for development” * Taking initiatives for the law and legal bodies (specially police) to be more ‘pro-poor’ * Adopting ideas on shifting traditional bureaucratic approaches to contemporary management orientation * Embracing strong political will 	<p>Government of Bangladesh:</p> <p>Ministry of Finance; Ministry of Planning; Local Government Division; Ministry of Social Welfare; Ministry of Education (Secondary and Higher Education Division); Ministry of Women and Children Affairs; Ministry of Youth and Sports; Ministry of Power, Energy and Mineral Resources (Power Division); Ministry of Information and Broadcasting; Ministry of Law and Justice; and Ministry of Posts, Telecommunications and Information Technology</p> <p>Lawmakers</p> <p>City corporations</p> <p>Development actors</p> <p>Civil society, CBOs and local NGOs</p> <p>Mass media and advocacy groups</p> <p>Law and legal bodies</p> <p>Community leaders</p>
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*Note: The suggestive measures of doable may overlap between and among the three policy strands (*i.e.*, economic, health, and administration) and the stakeholders depending on the need and capacity of the planning.

5.2 Conclusion

The developing world has witnessed a dramatic decline in the levels of poverty over the last few decades. Even with such a massive decline in the numbers and proportions of the poor, poverty continues to be a formidable challenge for Asia. Also, while poverty continues to be a predominantly rural phenomenon, there are clear trends toward poverty shifting to the urban areas (ADB, 2014).

One in seven people worldwide live in poverty in urban areas (mostly in the global South) in overcrowded informal settlements that lack adequate water, sanitation, security, health care and schools (Mitlin & Satterthwaite, 2013; as cited in ADB, 2014). These poor people are victims of 'stigmatization', and are more likely to be in 'strain'. They are being 'alienated' from their very human essence, from their labour, and from the society because of many vulnerabilities of poverty. Together with this, people in the informal settlements of urban areas known as slums endure poor living and working conditions, low incomes and inadequate diets, which all add up to large health burdens or premature deaths. On top of these problems, the urban poor have little voice and few means to influence the policies and pressures that work against their interests.

Following this, there exist a big dilemma about urban poverty policies to what extent to invest into poor people or into poor places and what type of interventions to choose. Therefore, there is a need to go for alternatives – and that alternative can be a joint venture by concentrating both the people and the places where they live. The different dimensions of poverty and the factors related to it underscore the need for policy and institutional reforms at the national and at the city level in order to improve the conditions of the poor. Policy

and institutional reforms can promote the scope for poverty reduction by fostering the economic growth of cities through the development of efficient and well-integrated markets for labour, land and housing, and finance, and through effective public finance, and responsive urban governance. The roles of central and of local governments are also necessary in this course. Perceiving urban poverty reduction in a wider social context and with reference to the many dimensions of poverty and its cumulative impacts would help national authorities and the other stakeholders to design their policies and strategies in a more effective way.

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