

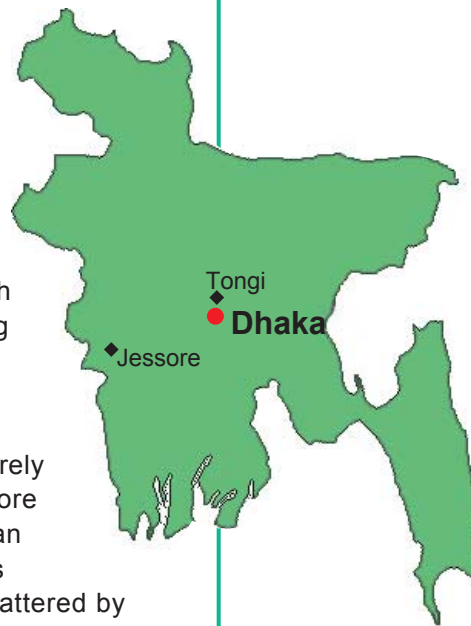
# Bangladesh

## Jessore and Tongi

### Urban Livelihoods in the Slums

**Until recently** the great bulk of international and domestic development monies spent in Bangladesh have focused on improving rural economic prospects and thwarting rural-urban migration. Despite these efforts, the country continues to experience one of the highest urban growth rates in the world - with the population in some cities growing faster than 8 percent per year and doubling in less than a decade. Economic, social service and infrastructure development has severely lagged population growth, leaving more than 60 percent of the country's urban residents in absolute poverty. In this densely populated nation regularly battered by floods and other natural disasters, the deprivation faced by the poor and the opportunities available to them to improve their lives can vary by city. To assist in the goal of fine-tuning intervention

strategies, the International Food Policy Research Institute (IFPRI) is currently collaborating with CARE in an examination of urban poverty in different settings in Bangladesh. In 2000, surveys of vulnerable urban households were conducted in selected slums ("bastis" in Bangla) and low-income settlements of two secondary cities: Jessore, a city in southwestern Bangladesh along the main transport route to India; and Tongi, an industrial "suburb" of the largest city, the capital Dhaka.



#### Jessore and Tongi City Slum Profiles

	Jessore	Tongi
<b>Location</b>	Southwest, 50 km from Bang/ India border	25 km north of Dhaka
<b>City Population (2000)</b>	270,000 (est.)	56,689 (est.)
<b>Average household size (persons)</b>	4.8	4.6
<b>Per capita income (median monthly)</b>	Tk 625 (\$11.45)	Tk 640 (\$11.73)
<b>Employment status (% with a job, 10+ yrs)</b>	Male- 69% Female- 20%	Male- 69% Female- 32%
<b>Literacy rate (7+yrs)</b>	Male- 66% Female- 52%	Male- 56% Female- 44%
<b>Malnutrition (stunting 5 yrs and younger)</b>	Male- 40% Female- 33%	Male- 41% Female- 49%
<b>% Women underweight</b>	27%	35%

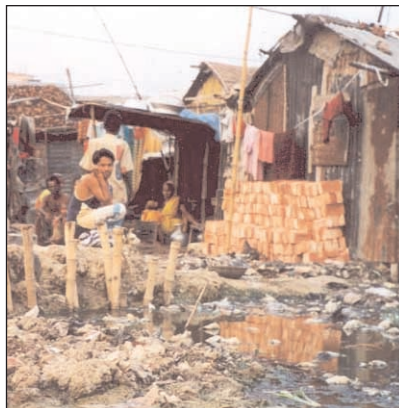
CARE and IFPRI, 2001

## Conditions in Jessore and Tongi

In Jessore, poor households tend to be dispersed throughout the city, with slums located alongside middle-class and well-off neighborhoods. In Tongi, on the other hand, the poor live in sprawling but distinct slums or settlements that are isolated from neighboring communities. Sixty percent of Tongi's households, for instance, live in the crowded neighborhood of Ershadnagar, which was built by the government in the mid-1970s specifically to house the poor.

Migrants make up a significant portion of both populations, with only a small share of the household heads surveyed - 11% in Tongi and 36% in Jessore - born in the bastis where they currently live. Those arriving from outside the city typically come from rural areas, accounting for more than three-quarters of the migrants in Jessore's bastis and nearly 60% in Tongi's. Although some stay in Tongi's bastis for only a short while, before moving on to Dhaka, most of the migrants that come to these slums are not transient. Over 70% of the basti residents in both cities have lived in their present location for more than 10 years. Many of these long-term residents own their homes, but many fewer - especially in Tongi - own the land on which they live. Often new arrivals and the least fortunate are forced to squat on government, industrial or railway land where they are preyed upon by *mastaans* (literally "musclemen" in Bangla) who use violence and intimidation to extract fees for use of the land, latrines and water. The large migrant populations of Jessore and Tongi come in search of better livelihoods, yet in both jurisdictions incomes are very low. In total, more than half of the households in Jessore and nearly two-thirds in Tongi are struggling in absolute poverty. Female-headed households, which account for 11% of households in Jessore and 21% in Tongi, fare even worse, with 70% and 85%, respectively, not able to meet basic needs.

Overall, the poor in both cities reside in appallingly filthy and un-hygienic living conditions. Homes are typically packed closely together and consist of one or two rooms with an earthen floor, bamboo or wood walls, and leaf (more so in Jessore) or tin (almost all in Tongi) roofs. In the monsoon season, water inundates these homesteads and creates damp



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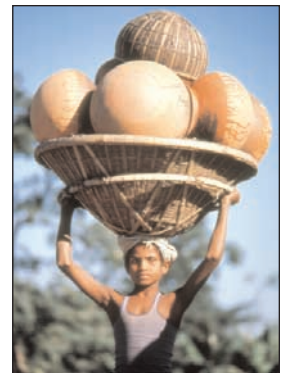
conditions for several weeks of the year. Two-thirds of households use unsealed or open latrines that frequently overflow. Often more than five households share a latrine in Jessore, while more than 13 families are likely to share one in Tongi. Water is most commonly retrieved from shared tubewells at an average distance of 40 feet from the home. Drains are far from adequate and are frequently clogged with garbage, as both cities face severe problems with garbage disposal - a situation that appears to be improving somewhat in Jessore while deteriorating in

Tongi. Although housing is of somewhat better quality in Tongi than in Jessore, living conditions in Tongi are more difficult given the comparatively greater congestion and poorer services.

## Livelihoods: Opportunities and Limitations

Rates of unemployment are quite low in both cities, hovering around 5%, but this masks a situation where large numbers in the labor force are chronically underemployed. Many jobs are highly seasonal and short-lived. Rapid population growth, moreover, increases the competition among low-skilled workers to get a job, keeping wages low. Bribes are sometimes necessary to procure or keep a job.

The great majority of men work (80% or more), but relatively few women do. Women do not usually work outside the home because of social restrictions, their relative lack of education and skills and the dearth of organized childcare. More women work in Tongi (37%) than in Jessore (24%) largely due to the presence in Tongi of the garment industry which hires mostly women. Children, particularly boys, are active in the labor force. About one quarter of boys age 10-14 work in both cities. Many fewer girls work than boys, but like their mothers, more girls work in Tongi than in Jessore and generally in the garment factories. Notably, more than half of the elderly men over 60 in Jessore and one-third of them in Tongi are still working; most are self-employed.



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Employment in the two cities tends to reflect their different economic bases - industry in Tongi and inter-country trade with India in Jessore. More men in Jessore are self-employed, frequently as traders, than receive wages and salaries while about equal numbers of men are self-employed as earn wages and salaries in Tongi. A majority of the working women (80%) in Tongi earn wages and salaries, reflecting their employment in factories. Women in Jessore, on the other hand, are typically self-employed as petty traders or earn daily wages as domestics. Men in both cities earn comparable incomes for similar employment. Work in government or as a large trader is the most lucrative. Women earn far less than men; their average monthly income amounts to one-third that of men in Jessore, and roughly one-half that of men in Tongi.

The survey illustrated the extent of underemployment, revealing that almost half of those working missed an average of 10 days of work in the preceding month. In both cities the most frequently cited reason was sickness, although temporary unemployment and bad weather were also significant causes. As in the rural areas, total income declines significantly during the rainy season in both cities. Many, such as rickshaw pullers, construction workers, and hawkers, lose work during this time.



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Most income earners lack the skills and education to find better paid jobs. Only a quarter of the surveyed population over 15 years of age in both cities have more than a primary education. Literacy rates are low, particularly among women. Over 50% of adult women age 20-29 cannot read and write; at least 80% of the women over 40 years of age are illiterate. However, more children, and especially more girls, age 6-10 years are enrolled in school now than have been before: 80% in Jessore and 65% in Tongi.

Non-employment sources of income play an important role in supplementing incomes of the poor. Over 70% of surveyed households in Jessore and 35% in Tongi see their incomes raised, on average, by 15-18% from remittances, rental income from their house or other property, rural or urban-based farming, and other non-employment sources. Though not all of those with access to land make use of it, households - more in Jessore than in Tongi - grow vegetables and fruit and raise poultry, primarily for their own consumption.



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## Impact of Poverty on Women and Children

Many families are unable to purchase enough food. This combines with low levels of education among women and poor healthcare to produce alarming rates of malnutrition among children and women. In Tongi close to 49% of girls and 41% of boys under age 5 are short for their age ("stunted"), a key indicator of chronic malnutrition. In Jessore 33% of girls and 40% of boys are stunted. Another 20% of the children in Tongi and

15% in Jessore are underweight for their height.

The distribution of food among members of a household is not equal. Traditional practice is for men to eat first followed by the children. Women eat last and least - even when pregnant and lactating - and are the first ones to skip meals when food is limited. Many women, especially of child-bearing age, are malnourished. Over 35% of the women in Tongi and 25% of those in Jessore are underweight.

Medical staffs at government hospitals and clinics often neglect the poor because they cannot pay for services and medicine. Most women give birth at home with little or inadequate assistance. Trained medical personnel assisted only 8% of women delivering a baby in Tongi and 25% of women in Jessore. While this situation may be due to lack of income, many young women have little decision-making power in the household and receive healthcare only if their husband or an older female relative deems it necessary.

## Coping Strategies

Public trust of community leaders is relatively low in both cities and most households turn to family and friends during difficult times. NGOs are key players in these communities and are the most important source of financial capital to the poor.

Saving and borrowing occur regularly in both cities but by women far more often than by men. A slightly higher percentage of women save in Tongi than in Jessore, but they are able to save much less than women from Jessore. Usually savings are deposited with NGOs as often this is a requirement to qualify for a loan. NGOs provide the majority of loans - and at reasonable interest rates when compared to money-lenders - followed by friends and relatives. Banks are more accessible to residents of Jessore than Tongi, while Tongi's households, who borrow more, have relatively greater access to NGOs.

## Implications for Policy

Migrants are lured to the city by the presence and potential of jobs and education. Tongi is particularly attractive to newcomers because of its location close to Dhaka and its associated industries and services. But the survey shows that this proximity has created a congested community with an arguably lesser quality of life as compared to Jessore. To some extent, Jessore's poor, by being spread out amongst better off households, have better access to important urban facilities such as banks and clinics.

As urban poverty is better understood, efforts to improve the quality of life for the cities' poor can be better targeted. NGOs have heretofore emphasized credit and saving schemes in the slums of Bangladesh but have tended to shy away from water and sanitation issues because of the perceived unstable tenure of slum residents and uncertain land rights. Data show, however, that despite the large influx of migrants, the slum populations are not as transient as once believed. Therefore investments in essential infrastructure in the slums may be an effective strategy. Health, hygiene and nutrition education can have a great impact on many households in the short run. The teaching of business skills to the self-employed can also improve many livelihoods. Other significant constraints on household income, particularly restrictions on women which limit their full participation in the labor force, are important to remove but may be harder to change over the short run given long-standing cultural biases.

## Related Publications

*Bangladesh -- The SHAHAR Project.* IFPRI Issue Brief No. 9 Addendum. Washington D.C.: International Food Policy Research Institute. 2002.

*SHAHAR Project History: Learning from Experience in Urban Programming*  
IFPRI  
CARE-Bangladesh. 2001

*Urban Vulnerable Households*  
Jessore and Tongi Pourashavas  
SHAHAR/IFPRI  
Baseline Report. SHAHAR Project, CARE-Bangladesh, 2001

*Urban Vulnerable Households*  
Jessore and Tongi Pourashavas  
SHAHAR/IFPRI  
Census Report. SHAHAR Project, CARE-Bangladesh, 2000

*Urban Livelihood Security Assessment in Bangladesh*  
Phil Sutter and Chris Perine  
CARE-Bangladesh. 1998

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*In 1997, CARE-Bangladesh undertook a livelihood security assessment of urban slum households in the cities of Tongi, Khulna and Bogra. Based on the findings of that study and a review of secondary literature, the SHAHAR (Supporting Household Activities for Health, Assets and Revenue) project was conceptualized and designed. The project's activities, meant to improve livelihoods of the urban poor included infrastructure improvements, such as community toilets; health, hygiene and nutrition education; provision of credit and vocational training; and community mobilization and institutional strengthening, especially of the local NGOs that implement the project. As part of this USAID-funded project, a baseline survey was conducted in 2000 by CARE and IFPRI in slums and low-income settlements within the municipal areas of Jessore and Tongi.*



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**IFPRI City Profiles** are a production of the *Food Consumption and Nutrition Division* of IFPRI and its urban research program **Urban Challenges to Food and Nutrition Security**. Funding for City Profiles is provided by the UK's **Department for International Development** (DfID).

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