

Title	Problems of Squatter Settlements in Bangladesh : A Case of Chittagong City
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Citation	Bulletin of Dowa-mondai. Vol.17, pp.105-113.
Issue Date	1995
ISSN	0386-0973
Textversion	Publisher
Publisher	大阪市立大学同和問題研究会

Problems of Squatter Settlements in Bangladesh: A Case of Chittagong City

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Introduction

Some 140,000 people in the developing world are abandoning their rural settlements daily and moving into the towns and cities in search of a new life (UNCHS 1990). Cities are being flooded with people looking for a job and a decent income. A vast majority of these people having no other places to go ends up in the squatter settlements and slums sprawling within the City. The City of Chittagong is not an exception to it.

The squatters constitute a distinct class among the slum dwellers who lack all the basic amenities of life but yet provide very essential services to the community. This paper tries to examine the squatter scenario in the City of Chittagong, Bangladesh with the emphasis on physical and socio-economic characteristics of the settlements.

Rationale behind the study

The findings of the study will above all help determine a strategy for helping the poorest of the urban poors in shaping their world which, we like it or not, will continue to remain an essential part of the urban fabric in the coming future. Helpful directions can be obtained for identifying priorities in development planning particularly in the areas of housing, sanitation, healthcare, education and employment generation.

Definition of squatters

The people who live in the following accommodations are considered squatters for the purpose of this study.

NOTE: The author of this paper is deeply honoured to recognize the contribution of Mr. M. Ali Ashraf, professional engineer and planner, at present working as consultant in the Chittagong Urban Development Project financed by UNDP, to develop the paper and to conduct the survey at the squatters of Chittagong.

- a) shelters constructed by occupiers on illegally occupied land,
 - i) paying no rent
 - ii) paying rent to a third party who offers some security of tenure
 - iii) paying an informal rent to the owner of the land
- b) shelters constructed by a third party on illegally occupied land and then rented to the occupiers.

Slum dwellers living on land having legal tenure are excluded from the study mainly because, in my opinion, an approach quite different from that of the squatters is necessary to solve their problem. Floating people who normally sleep on the verandah of a shop, railway station or footpath at night, are also not included in this study.

Existing situation

Chittagong, the second largest City in Bangladesh has a population of 1, 566, 070 (BBS 1991). BKH Consulting Engineers, basing on the information given by 15 NGO's active in the City, estimated a slum population of 208, 000 in 1989 (BKH 1989). A recent survey of the squatter settlements in the City identified 11, 301 squatter households in 69 locations and the squatter population was estimated at 66, 676 (Binnie & Partners 1993).

Squatter Settlement at Ice Factory Road : Detailed Study

It is a very old squatter settlement in the city. Located at Ice Factory Road under Kotwali Thana ¹⁾, the settlement started taking shape immediately after the liberation of Bangladesh in the year 1971 when most of the urban centres in the country especially Dhaka and Chittagong experienced a huge on rush of people from the rural areas seeking employment in the city. Bangladesh Railway is the owner of the land.

Confined in a narrow strip of land approximately 60, 000 sq.ft. in area between the boundary wall of Chittagong Railway Station and Ice Factory Road, the settlement has 265 households and a total estimated population of 1,391 persons. Gross population density in the settlement is 2,497 persons per hectare. In contrast, the 'Thana' where the settlement is located has a density of 433 persons per hectare ²⁾; which is the highest for all the thanas in the city. The city itself with a population of 15, 66, 070 persons and an area of 60 sq. miles has a gross density of 101 persons per hectare ³⁾.

Head of households for 108 families in a section of the settlement were interviewed informally. Questions were asked to derive information about the number of people per household, monthly income, number of earning members, rent, shelter construction materials, duration of stay in the settlement etc. and the answers were properly recorded. 83% of the people interviewed are living in this settlement for ten or more years. The findings of these interviews are summarized below.

Table - 1
Vocation of the earning members in the households

1	Rickshaw Puller	18.38%
2	Kitchen maids in Hotels & Restaurants	18.38%
3	Daily Labourers	17.64%
4	Beggars	6.60%
5	Hawkers	5.15%
6	Domestic Servants	5.15%
7	Garments workers	3.68%
8	Hotel waiters	3.68%
9	Rest, 7 - vocations together	21.34%
	TOTAL	100.00%

Source Survey Result

Table - 2
Socio - economic Characteristics

1	Number of households	108.00
2	Average household size	5.26
3	Number of earning members	136.00
4	Earning members per household	1.26
5	Percentage of households paying rent	13.00%
6	Percentage of literate persons among the earning members	13.00%
7	Female head of households	26.00%

Source Survey Result

Table - 3
Household Income

Average income per household = Tk. 1,161.00		
	Household income range (monthly)	Percentage of all the households
1	Tk. 400.00 to Tk. 900.00	41.00%
2	Tk. 901.00 to Tk. 1,200.00	27.00%
3	Tk. 1,200.00 to Tk. 1,600.00	20.00%
4	Tk. 1,601.00 & above	12.00%
	TOTAL	100.00%

Note : 1 U. S. \$ = Tk. 39.00

Source Survey Result

Details of some physical and socio-economic parameters

Vocation

Rickshaw pullers, kitchen maids working in the hotels and daily labourers constituted 54% of all working people in this section of the settlement. 79% of all working people are self employed, mostly working in the informal service sector. Fifteen different vocations in which people are working, are identified.

Shelter construction materials, Size and Rent

Poor quality, cheap materials are used in the construction of all the shelters. Even the shelters built by third parties for rental purposes are no different from the rent of the shelter stock. Walls are generally made of bamboo fencing, packing box, carton, woven bamboo mat, hessian and polythene. Roofs are generally made of woven bamboo mat, tattered rugs, hessian and polythene. Polythene is very extensively used both in the walls and roofs. All the shelters have mud floor, in some cases little bit raised up from the existing ground level. Through out the settlement no C. I. Sheet roof, even scrap C. I. Sheet roof, was seen. The roofs leak in the rainy season.

The shelters have varying sizes. 6'x 8', 6'x 7', 7'x 9', 8'x 9' and 8'x 12' are the common sizes. Out of 108 households interviewed, 13% pays rent and the rent is between Tk. 150/- to Tk. 200/- per month. In terms of rent per sq. ft, squatters normally pay 20% more rent than the people living in posh residential areas like Nasirabad and Chandgaon where a 1500 sq. ft. apartment can be rented for Tk. 4000/- per month. Households having income in the range of Tk. 400/- p. m. to Tk. 4000/- p. m. are living in this settlement. The difference in household income has virtually made no effect on the quality of the shelters.

System of defecation

75 latrines were counted in this settlement. These are squatting platforms, with some kind of enclosures to ensure privacy, erected on flat land at the backyard of the shelters. Stagnant pool of sullage water and heaps of human excreta can be seen surrounding these latrines. An estimated population of 1,391 people in 265 households, that is 19 people per latrine, use these latrines. Youngsters normally defecate in open space.

Sources of drinking water

The settlement does not have any tubewell. The settlers depend on street hydrants for drinking water. The distance of the nearest street hydrant is around 70 ft. to 700 ft from the shelters. The squatters are conscious about drinking water quality, it seems, but not so much about using water for other purposes. Contaminated water is generally used for all washing and bathing.

Health & Education

Diarrhoeal diseases and Malaria are the common complain. In the 108 households interviewed only 13% of the working people are literate. Comparable literacy rate for the people over the age of 7 in Kotwali Thana, where the settlement is located, is 71.5% (BBS 1991). Chittagong district's average literacy rate for all ages is 33.18% (BBS 1991). A 'Maktab's) run by the settlers themselves is the only educational institution in the settlement.

Household income

For the 108 households interviewed, average monthly income is Tk. 1,161/-per household. 88% of the households interviewed has income ranging from Tk. 400/-per month to Tk. 1,600/-per month while only 12% households has income ranging from Tk. 1,601/-per month to Tk. 4,000/-per month.

Household expenditures

A very small sample of 8 households selected at random from the 108 households interviewed were asked specific questions regarding household expenditures and the findings are as follows :

Household income range : Tk. 1,200/-to Tk. 1,500/-p. m. , spend 60% to 80% of their income for food.

Household income range : Above Tk. 2,000/-p. m. , spend 30% to 45% of income for food.

Female earning members

32% of all working people is females and alarmingly most of them are deserted women shouldering the responsibility of keeping the family alive.

Entrepreneurs

7 grocery shops, 2 tea shops, 1 tailoring shop and a shop collecting & selling waste papers are seen in the settlement.

Enterprising squatters are running these businesses. Tea shop, grocery & waste paper shop utilize a capital in the range of Tk. 800/-to Tk. 1,000/-, Tk. 1,000/-to Tk. 3,000/-, & Tk. 5,000/-respectively.

A few others are engaged in the rental business. In addition to the one they are living some of the squatters have additional shelters available for rent. They use it as an extra source of income.

Degree and nature of the problems

Since majority of the people in the settlement are living there for ten or more years, it seems, the settlement is nearing a break even point so far as further growth is concerned. Physical constraint such as non availability of space for further expansion is also responsible for the slowing trend in its growth. This is especially true when we know that (a) over the years 1981 to 1991 the city has grown at a faster yearly rate of 4.19 % ⁶, (b) squatter settlements commonly grow by 12% and in some cases by more than 20% annually (UN 1974).

Households earning Tk. 400/-p. m. or Tk. 3,000/-p. m. is not making any difference to the quality of shelter they are living. Additional money they earn is not utilized for improving the quality of the shelters. Since they do not have legal tenure on the land, they are not finding any interest in improving their shelters because the risk of eventually getting evicted is always looming over their head.

Majority of the people in this settlement are self employed creating jobs in the informal service sector. Unlike the affluent part of the society, a sizeable majority of the females take part in income generating activities. 32% of all working people in the households interviewed are females where as in Bangladesh standard only 10.36% of all working people is female (BBS 1990). Most of them are deserted women who earn less compared to their male counterparts but still shoulder the major responsibility of keeping the family alive. In a broken family, kids stay with their mother, normally, and the mother becomes the main bread earner. The squatters are very enterprising, even

though their economic potentials are under utilized.

The problem in front of us is to :

1. Find out best ways of utilizing the economic potentials of the squatters.
2. Providing them with shelter, health & education, drinking water and a liveable environment at affordable price.

Prospects of development

In the past slum clearance in the name of slum improvement did more harm than good. In the year 1975, the Bangladesh Government forced 200,000 Dhaka squatters either to return to their native villages or to settle in squatter camps in Mirpur, Demra & Tongi situated 5, 8 & 12 miles respectively from the city centre. 40,000 families were evicted but provisions were made only for 12,063 families in those camps (Hasnat 1977). Because of their distance from the employment centres these camps failed to become popular. Resquatting began immediately and by 1976 Dhaka became a squatting city again.

The realisation that the squatters are essential element for the maintenance of economic health of the community is a prerequisite for any pragmatic approach at solving their problem. Decision on services that require community participation should be based on 'what they think as required and affordable' rather than on 'what we think as required and affordable'.

'Kampung' improvement programme in Indonesia provided minimum basic services such as footpath, passable roads, water stand pipe and communal latrines in the service deficient Kampung where the population densities are, sometimes, more than 1,000 persons/hectare. Since 1969, this very successful programme has benefited nearly 4 million people living in Kampung covering an area of 9,200 hectares (Clarke 1985).

A similar programme financed by UNICEF named 'Environmental Improvement Programme' is launched recently by the Chittagong City Corporation to improve slum areas. The slum areas selected for the programme have some squatter settlements included in them. Under this programme the city will provide (a) a minimum of 3 ft. wide brick paved passage between the houses, (b) drains on both the side or one side of the passage, (c) one 8' x 4' x 3' deep dustbin per 50 to 60 households, (d) one pour flush

latrine per family and (e) tubewell. Financial participation by the users are required only for pour flush latrine and tubewell. The City Corporation at present is working in 9 slum areas and as a result 2,157 families are expected to be benefited. Time is not ripe to comment on the success or failure of this programme but the indications are there that the programme is accepted by the people for whom it is intended.

Tendency to improve shelter quality is not very much visible in the squatter settlements. In the slum areas where people have legal tenure on land collective efforts in installing tubewells, community latrines and planting of fruit trees in their front and/or backyards are generally seen. Allowing temporary tenure status for households that are officially illegal might possibly help in improving the situation.

If we ask ourselves question, what's lacking most in the squatter settlements, finance will be the answer coming in the forefront.

Grameen bank concept of giving small loans to the rural poors is the name of a success story in Bangladesh. A small loan of about Tk. 2300/- given to a rural poor by the 'Grameen' Bank is utilized to finance small scale business ventures like carpentry, handicraft, purchasing of live stock etc. Half a million rural poor per month gets the benefit of this scheme.

Because a system of peer pressure is utilized, recovery rate of these loans is very high; nearly 98% (UNCHS 1990). Over the years, the system has acquired a lot of followers through out the world. Since squatter women are very active and responsible the 'Grameen' system of giving small loans can be utilized to help the urban poor, especially women. This, I believe, with a little bit of persuasion and motivation will go a long way in alleviating poverty in the urban slums.

No dream will ever come true, no prospects will ever be explored if political will for a positive change, which matters most, wasn't present... a factor very much forgotten while planning for the urban poors in the third world cities.

Notes :

1. A 'Thana' is an administrative subdivision smaller than a district but bigger than the lowest administrative unit named 'Union'. It has an average population of about 150,000 to 250,000.
2. & 3. Calculated from the adjusted census figures of population, 1991.
4. 1 U. S. \$ = Tk. 39/-
5. A 'Maktab' is a crude form of school where only reading and recitation of Holy Quran is taught.
6. Calculated from BBS District Series : Chittagong, 1981 & Preliminary Report on Population Census, 1991.

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