

SPATIAL DIMENSION OF SOCIAL EXCLUSION. AN IMPERIAL INVESTIGATION INTO THE RELATIONSHIP OF HOUSING AND SOCIAL EXCLUSION IN THE SLUMS OF DHAKA CITY

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Abstract

Slums are perceived to be heavily populated urban areas characterized by inadequate access to safe water, hygienic sanitation, urban roads, legitimate power supply, poor structural quality of housing and insecure residential status. From that perspective, slums are the clear manifestation of urban poverty. This article emphasize that slums are not just simple expression of poverty but there is a causal process that leads to poverty and inequality. It is not a mere static state describing the inequality rather it is an outcome of structural process causing a chain of disadvantages and deprivations of the community living in the slums. In view of this, this article commences by outlining the key elements of housing in slums and through empirical findings summarises how each of these elements relate to the processes and outcomes involved in social exclusion. Findings from questionnaire interview and in-depth discussion with slum dwellers tend to lend credence to the drawing of a spatial margin of social exclusion. It is understood that slum dwellers' socio-economic deprivation is closely related with housing elements that further leads to their segregation in social and economic life - thus invigorating a vicious cycle. The systematic exploitation, material deprivation leads to social and economic marginalization of the poor people and results in greater vulnerability of this marginalized group.

Keywords: Social Exclusion, spatial dimension, slums, Dhaka, Housing.

1. INTRODUCTION

Slums are the physical manifestation of poverty, inequality and social exclusion in almost all the urban areas of the developing world. Slums grow and thrive as blighted parts of cities where housing and living conditions are appallingly deprived, often hazardous and where basic services are lacking. In many areas slum dwellers are often not valued as members of the urban community and have few rights and live under constant threat of eviction. Slum housing is defined by UN-HABITAT (2003) as "households that lack decent water supply, adequate sanitation facilities, sufficient living area, decent structural quality and/or security of tenure". Additionally, tenure security is one of the most crucial elements in these settlements. Insecure tenure inhibits investment in housing, distorts land and price of services, reinforces poverty and social exclusion, causes severe stress and illness (through eviction/threat of eviction) (Islam, 2005). These segregates urban slums both physically and economically from the rest of the city and inclicts pervasive poverty and inequality. And

for years, if not forcibly evicted, slums continues to carry forward with such characteristic features as the city administration tends to refrain itself from improving the condition normally (Islam, 2005). Slum dwellers, being spatially segregated and socially excluded from the rest of the city, not only struggles with the difficulties of their living environment but also with ambiguous citizenship, unemployment and underemployment, high crime rates, and powerlessness in the decision-making process that affects their lives (Arthurson, 2004).

Dhaka, currently is one of the fastest growing megacities in the world with a population of 15 million and an annual growth rate of 5 percent (World Bank, 2007). According to World Bank (2007), the city has more than 4500 slums and squatter settlements within its territory accommodating more than 35 percent of its population in approximately 112670 households. An estimated 0.3 to 0.4 million migrants-mostly poor; flocks at the city annually (World Bank, 2007). Dhaka's population of 15 million is expected to grow to around 20 million in 2020, and Dhaka is projected to be the world's third most populous city (Centre for Urban Studies, 1996). This rapid growth of urban population is fuelled by migration of the rural poor perceiving the city as the nuclei of better opportunities. However, owing to low level of skill and education most of them are absorbed in the informal sector. Therefore, due to their limited income many are unable to afford proper housing and so, turn to live in slum settlements. Slum settlements tend to be built on vacant government land or private vacant land located in low-lying areas vulnerable to flooding and other natural disasters. A spatial mapping found that approximately 7,600 households in slum settlements are within 50 metres of a river and at the risk of being flooded (Islam, 2005). Of the 9,048 slum settlements studied by Islam, only 10% had sufficient drainage to avoid water-logging during heavy rains. Many slum settlements are built on waste disposal sites, exposing residents to noxious industrial wastes. Urban slum settlements are generally excluded from publicly provided resources - severely limiting residents's access to formal education, healthcare services, safe water supply and hygienic sanitation. In context of Dhaka housing caters most important bearing on the level of access to other services and activities, and thus detrimental to social exclusion. In this backdrop, the paper aims at focusing on the different elements of housing such as affordability, security of tenure, habitability in the slums and how they contribute to the process of social exclusion and a vicious cycle of poverty and inequality.

The article is divided into two broad parts – conceptual and empirical. The first part addresses some of the definitional and conceptual issues, causes of social exclusion and its different dimensions as well as its relationship with housing. The second part of the article presents some empirical evidences to explore the processes that lead to social exclusion inside the slums of Dhaka city focusing on different elements of housing.

2. SOCIAL EXCLUSION: KEY CONCEPTUAL UNDERPINNINGS

2.1. Definition

Over the past few years concept of social exclusion has emerged as an important issue for housing and urban policy of many developed and developing countries. The very concept of social exclusion is not static; in fact, it is a process or the processes of marginalization and discrimination in the everyday lives and interaction. According to Arthurson, (2003) the 'concept of social exclusion' refers to its employment as an "explanatory tool to understand and analyse the processes that cause poverty and inequality, compared to its use as a descriptive term to describe or label disadvantaged individuals or communities . "The central definition of the notion of social exclusion stresses the *processes* through which people are being deprived, taking the debate beyond descriptions of merely the situation in which people are (De Haan, 1999)." The concept originated in the continental Europe in response to the global restructuring process, which was characterised by a rapid increase of poor people since 1970's due to high levels of unemployment, a rapid decline in manufacturing industry and an increase in information technology. In the developed countries 'social exclusion' tends to be associated with the processes of social disqualification and forms economic and social problems that affect urban areas. Many of the victims of this process have had previously better living conditions. In the definition of UK's Social Exclusion Unit, "Social exclusion is a shorthand term for what can happen when people or areas suffer from a combination of linked problems such as unemployment, poor skills, low incomes, poor housing, high crime environments, bad health and family breakdown" (Blair, 1998). However, in most of the developing world the term has a different connotation. Areas suffering from social exclusion puts up with population groups that have never had acceptable living conditions. Therefore, in developing nations, social exclusion has to be measured from the viewpoint of considering what would be a basic standard of living (Sposati, 2000, cited in Cãmara, 1990; 3). There are two characteristic features of the concept. Firstly it emphasizes multidimensional nature of inequality i.e. it includes different causes of inequality and incorporates the dimensions of society where exclusion arises; and secondly it is a dynamic rather than static concept, which is claimed to provide a means of focusing on the active processes that give rise to inequality (Arthurson, 2002).

2.2. Causes of social exclusion

Although the concepts of poverty, deprivation and social exclusion are closely related, they are not synonyms. Poverty can be defined as a static and one-dimensional outcome, while social exclusion as a dynamic and multidimensional process (Bruto da Costa et al., 1994, cited in Robin, P., 2001; 10). While the concept of poverty primarily focuses upon distributional issues, the concept of social exclusion focuses primarily on relational issues, in the sense of inadequate social participation (Room, 1995). According to Sen

(1998) unlike poverty, social exclusion is better defined in the space of capabilities rather than the space of commodities and is a state or process leading to deprivation. In this respect, measurement of social exclusion move the analysis in areas such as unemployment, lack of access to healthcare, lack of education opportunities, absence of social safety nets, credit market exclusion, lack of facilities for disabled persons, marketing limitations etc. However, within the literature, poverty is viewed as one of the most pervasive causes of social disadvantage. Poverty precludes people from having an acceptable standard of living, and denies them with access to essential goods and services (Madanipour, 1998). Social exclusion surfaces due to poverty. However, language and cultural barriers, locational disadvantage or discrimination arising out of disability of any kind can also play a part as well (UK Social Inclusion Unit, 1997). Social exclusion can be attributed to inequality i.e. lack of adequate education, poor health, homelessness, disability, unemployment, low income, non-participation in the regular activities of society, poor social networks and lack of access to informal contacts linking to jobs or appropriate role models (Spicker, 1997; Forrest and Kearns, 1999; Geddes and Urry, 2000, cited in Artherson 2003; 6). Bowring (2000) asserted that other aspects are as diverse as the effects of poor social and physical environments. For instance, inadequately maintained housing, and lack of services such as banks and credit facilities curtails participation in the exchange relations of society (Aurtherson, 2002). According to UK's social inclusion unit, "Social exclusion is often the outcome of people or communities suffering from a range of problems such as unemployment, low income, poor housing, crime, poor health, disability and family breakdown (1997)". These problems are often knotted with each other, and in combination they can result in cycles of disadvantage. Schematically, the process outcome of social exclusion can be explained as in Figure 1.

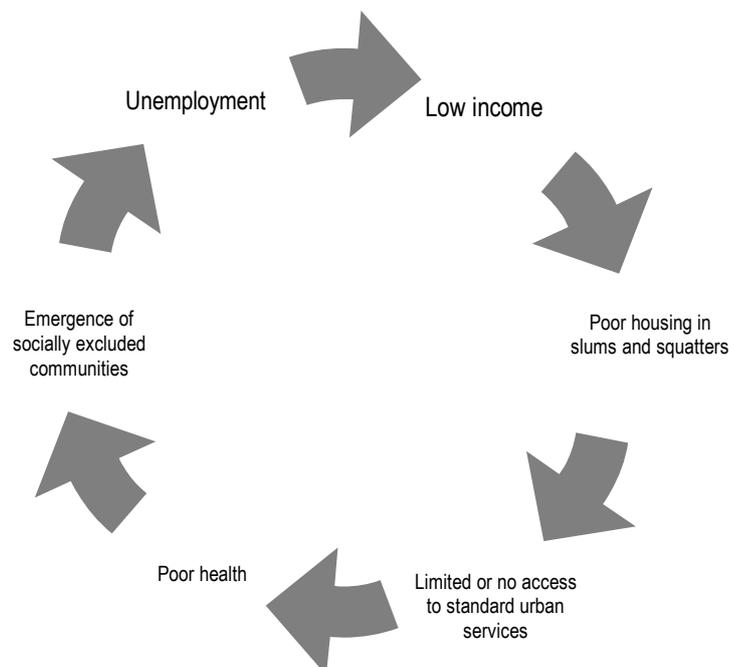


FIGURE 1 - SOCIAL EXCLUSION AND IT'S CYCLE OF REINVIGORATION

2.3. Dimensions of social exclusion

As per the first characteristic feature of the concept above, there are different realms or dimensions of everyday life where exclusion emerges. Arthurson (2002) in her research mentioned about social, economic, political or legal, cultural or moral dimensions of social exclusion. Sommerville (1998), identified three dimensions of social exclusion i.e. economic, political and moral. Percy-Smith (2000) argues that these dimensions prevails at individual, group and neighbourhood scale. DeHaan (1999) explains the concept by linking it to economic, political and social deprivation. Within the different realms, questions about exclusion and social integration range from concerns about access to social networks and supports, to enabling access to resources, democratic decision-making and common cultural practices (Arthurson, 2003). They also emphasised on the linkages across these dimensions. These dimensions are interwoven. A different approach is adopted by Burchardt *et al.* (1999) who identify five dimensions of social exclusion in terms of the 'normal activities'. These dimensions are,

- a. consumption activity which relates to traditional measures of poverty;
- b. savings activity that includes pensions, savings, home ownership;
- c. Production activity that is defined in terms of 'engaging in an economically or socially valued activity, such as paid work, education or training;
- d. Political activity which is defined as 'engaging in some collective effort to improve or protect the immediate or wider social or physical environment'; and
- e. Social activity that is defined as 'engaging in significant social interaction with family, or friends, and identifying with a cultural group or community'.

However, social exclusion is almost entirely an urban problem (Power, 2000). Power (2000) further argues that "Social exclusion is about the inability of our society to keep all groups and individuals within reach of what we expect as a society. It is about the tendency to push vulnerable and difficult individuals into the least popular places, furthest away from our common aspirations. It means that some people feel excluded from the mainstream, as though they do not belong."

3. RESEARCH OBJECTIVES AND METHODOLOGY

The central focus of this paper is to explore some housing related exclusionary factors and processes that contribute to the lack of socio-economic mobility of the slum dwellers in Dhaka city. In this respect, the paper attempted to provide an understanding of the concept of social exclusion in the context of an urban

community from a developing country. The research investigated the process of systematic deprivation and exclusion experienced by the urban poor living in the slums that makes them spatially segregated.

The following three research questions guided the study:

- Are the housing elements interweaved in a slum?
- How each of these elements contributes to their material deprivation, and
- How applicable are these issues to social exclusion of the slum dwellers?

The research drew data from a questionnaire interview, conducted in April-July, 2009 from 120 heads of household in 2 slums of Dhaka city – namely Adabor slum in ward 43 and Chalantika slum in Ward 2 of Dhaka City Corporation area respectively. A Total 40 households were randomly selected from *Chalantika slum (also known as Jheelpar Slum)* and 80 households were selected from *Adabar Slum*. Both the slums have flourished on government vacant land. Questions were asked on migration, housing, rent, education, security, water, sewage, sanitation, health condition, reason for migration, health care facilities, mortality, employment opportunities, duration of living in the slum, work and income, monthly expenditure, number of dependents etc. The responses were then tallied to sketch a firsthand picture of social exclusion scenario reflected through housing status.

4. RESEARCH FINDINGS

4.1. *Spatial dimension of Social exclusion in Dhaka's Slums: A Brief Sketch*

Drawing inferences from the theoretical discourse parts of the paper and juxtaposing those to study areas ground reality, it can be stated that the slums and squatter settlements of Dhaka city-inhabiting the low wage earners; are clear manifestation of poverty cluster. These are the disadvantaged places with poor housing, little or no basic services, limited employment opportunities, high levels of congestion and overcrowding, illiteracy, high crime rate and violence. Again depending on location of these settlements and tenure, residents experience differential access to particular services and resources. The two selected slums where questionnaire interviews have been conducted are no exception. These are occupied mostly by the rural migrants forced to migrate due to poverty and lack of income opportunities in the rural areas. The poor being unable to afford a standard housing seek the cheapest housing provided by a slum landlord. Occasionally the slum lord is the legal owner of the land which means the slum is a private slum and the slum land lord is the determining authority for the quantity and quality of the service provision and pricing. Sometimes slums grow on the vacant government or private land where the occupants generally pay the rent to a local musclemen and agents of employees of the land owning authorities. Whatever the type land tenure, non-formal, *de facto* tenure, private-freehold or government *Khas* land, the slum lords squeeze almost twice the

number in a property without any physical improvement or maintenance. Dwellings are usually simple shacks made of flimsy materials. Although their rents per dwelling unit may be lower than non slum house rents, their rents per square feet is much higher than non-slum households. Thereby, exploitative slum landlords collect above normal returns on capital. Basic services such as water, sanitation and proper drainage often do not reach the urban poor living in slums, that are developed on government or semi-government vacant land, because municipal authorities do not recognize many informal settlements, shanty towns for political and administrative reasons, thus making them ineligible for services (UN-HABITAT, 2003). The lack of legal recognition, therefore, implies accessing such services through local *Musclemen* and paying much more than the non-slum neighbours in the city. As a consequence, double exploitation of the slum dwellers (high rent and price for basic services) by the slum lords hinders their vertical mobility. Additionally, the rent of these slum housing vary across different locations in the city. The rents are comparatively higher in the private slums and in those which are located nearer to the city centre compared to those located near the periphery. Therefore, limited supply of "affordable" low-income housing often gives low-income renters an added exclusion from a choice of home location, which in turn significantly reduces their income prospect, reinforces poverty and financial insecurity, and causes multiple disadvantages. The constant threat of eviction by the government authorities adds to the stresses of these dwellers. The informal status of these settlements also means that Donors and NGOs are reluctant to improve basic service provision because of eviction. Besides, the dwellers living in slum settlements are also unwilling to invest their scarce resources to build water and sanitation facilities, and improving their dwelling structure due to constant fear of eviction. Thus, multifarious problems of acute poverty, unemployment, poor housing, and unhygienic living environment with little access to basic services, lack of political commitment to poverty alleviation, periodic eviction and violation of human rights are the constituent factors to form a vicious circle of poverty. All these factors affirm the fact that living in these settlements, on the margins of the city, make them socially, economically and politically excluded to improve their socio-economic condition.

4.2. Elements of housing and its relationship to social exclusion

A) Affordability

The term housing affordability implies the ability of individual or household to afford housing out of available income, and have sufficient income to meet other basic needs e.g. food, clothing, education and health care. Housing affordability, as an indicator of housing adequacy, is particularly crucial to low income people because the variability and availability of rental accommodation affects choice about the location and the type of house and has the ability to lead to families living in crowded or unsuitable conditions. The study found that individual households in the slums were paying 15-33 percent of their monthly median income for rent. Although rent seems to be apparently affordable from the findings, in-depth interviews with the household

heads reveal that households choose minimum standard of housing and to live in crowding and congestion because of least job security, and to trade off the high cost of non-housing consumption. The housing stress is evidenced most vividly through monthly expenditure statistics. Low dependency ratio and comparatively bigger household size, with average four members, indicates large labour participation which means more economically active population (more household income) conglomerating in a single room dwelling unit. The survey findings also reveal about 57 percent of the married couples sharing the same room with one or more adult working children (Table 1).

TABLE 1 - HOUSEHOLD OCCUPANCY CHARACTERISTICS

Households occupancy Characteristics	% of households
1. Couple only	8
2. Couple with one dependent child	19
3. Couple with two dependent children	13
4. Couple with one adult (working) child	24
5. Couple with two or more adult (working) and one or more dependent children	33
6. Two/more couples	0
7. Other households (with sublet)	3
Total	100

N=120

TABLE 2 - HOUSEHOLDS' CHARACTERISTICS

Heads of Households		
Age (Mean)	Male	37.5%
	Female	33%
Sex (percent)	Male	81%
	Female	19%
Marital status (percent)	Married	93%
	Unmarried	2%
	Widow	5%
Education (percent)	Illiterate	53%
	1-5 grade	38%
	5-10 grade	7%
	Above	2%
Years living in current settlements (percent)	< 2 years	43%
	2-5 years	34%
	5-10 years	16%
	> 10 years	7%
Rental affordability		
Rent to income ratio		19.5%
Reason for staying in the settlement		
High rent structure in non-slum area		42%
Irregular income and poverty		53%
Other		5%

N=120

The research also identified *rental mess unit*, in slums with comparatively higher rent structure, in which the household sublet the room or rent out space (a bed) to a single women to cover the high cost of housing. This indicates household's strained rental affordability in these settlements. To get a clearer insight, in-depth interviews of the household heads were conducted which confirmed that to meet the high housing cost they had to make difficult trade offs which affected their overall quality of life. The respondents were asked about their perception of rental affordability, factors of housing choice, different trade offs etc. According to 42 percent (Table 2) of all of the respondents it was *high rent* which compelled them to choose a substandard housing. 53 percent (Table 1) of the respondents mentioned irregular income opportunities due to low level of skill and poverty was the most important reason for living in overcrowding and congestion.

B) Land tenure and housing rights

Findings from the study areas reveal that in both slums, the households were low income tenants paying monthly rent to local leader. Government land was illegally occupied by these local leaders who rented out bare plots or in some cases dwellings to households. However, they were not accountable for any maintenance or security. It was also discovered that some of the dwelling structures were neither built by the land lord nor the current households but by former occupier who sold the dwelling during evacuation. Nevertheless, in all the occasions the tenants had to maintain an informal deal with the local slumlords, who maintain alliances with local police and political parties, to make a stay at the slum. Interestingly, the findings from the study areas supplement country's general scenario on slums and squatter settlements. Various records show that from 1975 to 2005, around 135 slum settlements were evicted. The eviction in Agargaon slum which took place in 2004 affected and displaced an estimated 40,000 people (COHRE, 2000). This eviction has multifarious effects on the lives of these people including irregular income level, problems in maintaining a permanent employment and lack of access to basic services. In the slum a number of NGO's were being carrying out water and sanitation, health care and non-formal education projects which were bulldozed along with the settlement. Therefore, with insecurity of tenure, the non-government organizations and donor agencies now are reluctant to invest in service delivery in apprehension of capital loss. The survey findings also reveal that 65 percent of the slum residents are unwilling to make permanent improvement of the housing conditions or infrastructure due to insecurity of tenure.

Mentionably, the government of Bangladesh has recognized right to adequate housing as a fundamental human right, and as in support of this recognition the country has ratified a number of international treaties. Besides, the need of low income housing in Bangladesh, particularly in Dhaka city has been recognized by the consecutive governments. They realized the necessity of providing low income housing and rehabilitation of the poor and evicted slum and squatter dwellers. The National Housing Policy, 1993, was a milestone that reflected *the enabling approach* to land and housing markets. It recognized the need for slum improvement

and prevention of slum eviction without proper rehabilitation. This Policy amended in 1999 and was further revised in 2004 recommended access of the poor to land and housing with developed infrastructure, and increase of habitable land. It suggested that urban housing for the working poor be located near the work place or include a plan for transportation. However, it has been observed that the government's occasional assertion in policy papers could not make significant positive impact on the housing scenario, particularly for the lower income group. Ignoring the country's High court's stay order, extensive pressure from the local human rights organizations and activist groups, and protests by slum people large scale slum eviction drive have taken place on numerous occasions with no resettlement plan by the Government.

C) *Infrastructure and Service provision*

There is almost a universal agreement between policy makers, academics, development agencies, and other experts that the informal settlements of Dhaka city are poorly served. Since the slums are the "illegal settlements", the poor who are living in the slums are denied of formal services and basic rights including the right to access water, sanitation, healthcare services, and education. A survey of 9,048 slum settlements in six cities in Bangladesh found that more than half did not have access to fixed garbage disposal and had no mechanism for garbage collection (Islam, 2005). It was observed from the field investigation that not only the slums lack in adequate formal provision of services but also acquired services in an unauthorized fashion i.e, illegally 'rented' electrical connections to individual homes. Data on infrastructure access particularly water supply; sanitation, drainage and solid waste indicate that the households in these settlements had constrained and inadequate access to these services at extorted prices due to the informal nature of the service delivery. It was observed in the settlements that on an average 17 households (90-100 people) (Table 3) shared a single municipal water tap to collect water and as a result, they tend to use very little water from this source. It was also observed that, while taps were accessible, water was only available for few hours everyday, usually in the morning and night. Water use in the settlements averages about 15 litre per capita per day.

None of the two slums have fixed waste collection mechanism. According to the field survey, 97 percent of the households did not have access to proper sanitation. All of the respondents in the two slums rely on shared toilet facilities. On average, 14 households-or 70 people-depend on one shared toilet.

TABLE 3 - STATUS OF ACCESS TO BASIC SERVICES

Pattern of access to basic Services (%)	
Average no. of households sharing a common toilet	14
Average no. of households sharing a common water tap	17
Percentage of HH with electricity	92
Percentage of HH using open water source as toilet	30
Percentage complained about water logging	100

N=120

Levels of access and types of facilities although differs according to location, respondents from the two studied slums claimed that it has been a persistent problem for which 30 percent of them occasionally go to nearby water body or open area for defecation. Regarding maintenance, 55 percent of the respondents reported that their toilet facilities are maintained by a group of households, 33 percent reported that landlords provide maintenance and the remaining 12 percent stated other arrangements for maintenance. There exists no drainage network in any of the two slums. The respondents complained about water logging in the rainy season due to lack of any proper drainage. It was observed that 92 percent of the households had acquire illegal electric connection at extorted prices. The price for electricity the households were paying was found to be much higher than that of the legally connected houses outside. The households were reported to be paying Tk 100-150 per month for one light-bulb and a fan to the landlord in addition to the rent. Thus, the exploitation by the slum lords through extortion practices and lack of access to basic services drags the dwellers to poor social and physical environments and inevitably to further economic disadvantage and a vicious cycle of poverty.

D) Housing appropriateness: quality, suitability and access to employment and income opportunities

Housing appropriateness refers to whether housing meets need of the occupants in terms of appearance, locality, quality, suitability, household size, income opportunities etc. As the research indicates more than 86 percent of the working population among the slum dwellers was engaged in low paid informal sector. Most of them comprised of the first or second generation of the migrants with very low literacy rates and specific skill to make an entry into the formal sector of employment. The income distribution of the dwellers show that the average monthly household income ranged Tk 2700-8000 (Table 4).

TABLE 4 - MONTHLY RENT, INCOME AND EXPENDITURE OF THE HOUSEHOLDS

		Monthly Rent	Monthly Income	Monthly Expenditure	Dependents	Dwelling size (sq. ft)	People living in one room
Mean		875	4476.79	3617.86	1.45	76.3125	4.13
Mode		800	5000	3000	1	70	4
Minimum		800	2600	2000	0	60	2
Maximum		1000	8000	7500	4	100	8
Percentiles	25	800	3300	2800	1	70	3
	50	900	4300	3250	1	70	4
	75	900	5000	4400	2	85	5

N=120

The employment pattern of the residents show that 23 percent of the working adult male population were daily laborers (construction workers), 26 percent were rickshaw –pullers, 22 percent were petty traders. The rest were engaged in a range of activities such as driving three-wheelers and auto rickshaws, factory work, hotel and restaurants, other retail and service activities etc. (Table 5). According to the study 66 percent of

the adult females were engaged in some income generating activities. Among them 36 percent were garment factory workers, 24 percent were daily laborers mostly working as construction laborers, 14 percent were petty traders and 21 percent were in domestic help and rest were in retail and service sector (table 5). Among the children (5-18 Years) about 42 percent were involved in income generating activities and 24 percent were attending community school, and the rest were found to be unemployed.

TABLE 5 - EMPLOYMENT CHARACTERISTICS OF ADULT MALE AND FEMALE POPULATION

Category	Male (% of total employed male)	Female(% of total employed female)
Daily Laborers	23	24
Petty Trading	22	14
Garment factory worker	3	31
Rickshaw pullers	26	-
Auto rickshaw drivers	3	-
Factory worker, Repair	9	-
Hotel and restaurant	8	4
Other retail and services	6	8
Domestic service	-	19
Unemployed	12	34

N=120

An attitude analysis of the slum dwellers regarding their access to employment was performed. It shows that 40 (Table 6) percent of the working population agreed that they faced difficulties gaining access to better income opportunities due to living in slum. According to Table 6 38 percent of the workforce they are considered to be unreliable by employer since they live in slums that are viewed to be illegal. This, according to 19 percent of the respondents, many times compelled them not to disclose their place of residence. Usually, an authorization from the local Ward Commissioner or local-level leader of any political party provides legitimacy and ensures a guarantor, which takes away the stigma of being associated with living in a slum settlement (Sabina, 2009). Furthermore, these low paid informal jobs are temporary and irregular in nature affecting their economic condition. Research identified that 68 percent (Table 6) of the adult workforce remains unemployed or underemployed at least once over the last one year. Research also found that although the poor households demonstrate very positive attitude toward sending the children to school, education is perceived to be expensive for them - both in monetary terms and in terms of opportunity cost (Table 6). According to 51 percent of the respondents it was the strained rental affordability and other household expenditure which forced the parents to choose their children to work instead of going to school (Table 6).

Now, if the characteristic features of the slum housing such as negative or stressed affordability, nil or negative land tenure and housing rights, poor supply of basic infrastructure and service provision, negative housing appropriateness from these two settlements can be plotted in a matrix (Table 7), it appears uncontestedly that the housing condition there directly leads towards social exclusion quite blatantly or vice

versa. Thus, it can be inferred that spatial dimensions of the Dhaka city's slums are core detrimental factors in mapping the social exclusion of the destitute. Indirectly, through this process the constitutional rights of these slum dwellers get denied.

TABLE 6 - ASSESSMENT OF HOUSING APPROPRIATENESS

Elements	Attitude (%)					Total
	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	
Dwelling Size						
High rent compelled all members of the family to live in one room dwelling	44	56	-	-	-	100
The size of the dwelling cause overcrowding, congestion and lack of privacy	33	34	21	8	4	100
Structural quality						
Poor quality, temporary and flimsy materials, lack of ventilation are responsible for poor living environment and diseases	46	30	19	5	-	100
Do not want to make any improvement due to fear of eviction	38	27	15	11	9	100
Access to Services						
Water and sanitation services are inadequate	67	16	13	4	-	100
Many times I have to stand on a long queue for collecting water, bathing or to go to toilet	89	7	4	-	-	100
paying very high price for water and electricity	45	21	10	22	4	100
Access to Education						
Do not send children due to high living cost and poverty	21	30	22	17	10	100
School facility is inadequate(long distance/no. of school/high cost)	14	10	35	20	21	100
Could get better job if were educated	40	56	4	-	-	100
Children should work to earn rather than going to school	10	24	12	25	29	100
Access to Employment						
Faced difficulties gaining access to better income opportunities due to living in a slum	17	23	33	17	10	100
Are considered to be unreliable by employer since they live in slums	8	30	44	12	6	100
Compelled not to disclose place of residence	5	14	36	45	10	100
Was unemployed/underemployed at least once in last year	30	38	7	17	8	100

N=120

TABLE 7 – MATRIX OF HOUSING CONDITIN AND COMPLIENCE WITH SOCUIAL EXCLUSION FEATURES

	Adabor slum	Chalantika slum	Compliance with social exclusion features
Negative or stressed affordability	√	√	√
Nil or negative land tenure and housing rights	√	√	√
Poor supply of basic infrastructure and service provision	√	√	√
Negative housing appropriateness	√	√	√

5. CONCLUSIONS

There is an increased acknowledgement of the importance of housing and urban basic services provision as poverty alleviation strategies. However, little research has addressed the links among housing, systematic process of material deprivation and marginalization of people living in slums in Bangladesh. It is particularly relevant in a city like Dhaka where there is increased evidence that housing conditions determine access to services and facilities and hence contribute to problems of inequality and social disadvantage. These social and economic disadvantages have a strong spatial dimension. Therefore, the slum housing situations are not simply manifestation of poverty but also cause of systematic deprivation and disadvantages. Their deprivation is not only by lack of personal resources, but also by exploitation, fear of eviction, unsatisfactory community infrastructure, stigmatized social networks, inadequate access to job market etc. which in combination tends to reinforce and perpetuate poverty. Thereby living in these deprived neighbourhoods contributes to social exclusion of the dwellers.

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