



# Decelerated Decline

State of Poverty in Bangladesh

2012



উশ্যান শ্রাবণ  
Ushyan Shashon  
The Innovators



## **The SPB 2012 Team**

### **EDITOR**

Rashed Al Mahmud Titumir

### **COORDINATOR**

K. M. Mustafizur Rahman

### **Team Members**

A. Z. M. Saleh

Md. Aslam Hossain

Shahid Md. Adnan

Suban Kumar Chowdhury

Tauhid Hossain Khan

**POVERTY AND PUBLIC SERVICES:  
SOCIAL EXCLUSION OF URBAN POOR**

*Md. Aslam Hossain & Tauhid Hossain Khan*

**7.1 INTRODUCTION**

In Bangladesh, urban poverty is found to be neglected in reducing poverty discourses such as research, policy and action. The impact of unbridled urbanisation deepens the scale and severity of urban poverty. Urban poverty reduction will be subsequently important to the ability to meet national goals for poverty reduction that means policy and action must pay more attention to the urban poor. An interesting relationship is there between exclusion and poverty in the urban areas over the world. In this case, no anomaly with Bangladesh is that the urban poor are being trapped by poverty as they are socially excluded. On the contrary, the excluded groups are in vicious cycle of poverty beyond the reach of employment, health facilities, livelihood, education and other socio-political privileges that are supposed to provide by the government. The issues of poverty and social organisation in the urban Bangladesh have been identified as an important area of research, and more sociological and anthropological studies are expected by the turn of the century (Arefeen, 1994).

The nature of the third world urbanisation ushers a culture of poverty. Roberts (1995) explains how poor households involved in 'informal' sectors of the economy are mostly dependent on their household strategies, defined as implicit principles that guide household members when seeking household goods for coping up with the urban life. This suggests that people can choose, and the choices make a difference despite the economic or social constraints they face. By pooling resources, by working in both the formal and informal economies, by the self-construction of shelter, by self-provisioning, and by the skilful use of social networks, poor households avoid entrapment in a self-perpetuating 'culture of poverty' (Roberts, 1994). Many scholarly writings argued that the culture of poverty perpetuates social exclusion. As a result, excluded groups fall into 'vicious cycle of exclusion' and again, they reproduce more exclusion. This chapter aims to analyse poverty vis-à-vis qualitative analysis looking into social exclusion in relation with urbanisation focusing on Dhaka city.

## 7.2 SOCIAL EXCLUSION AND POVERTY

The measurement and analysis of poverty, inequality, and vulnerability are crucial for cognitive, analytical, policymaking as well as for monitoring and evaluation purposes. Although poverty has been traditionally measured in monetary terms, it has many other dimensions. Poverty is associated not only with insufficient income or consumption but also with insufficient outcomes with respect to health, nutrition, literacy along with deficient social relations, insecurity, and low self-esteem and powerlessness which gives a new dimension of social exclusion. Different components of social exclusion influence each other creating a spiral of insecurity, which ends in multiple deprivations. Deprivation usually begins with different types of

exclusion, which in turn leads to a significant degradation in living standards that is, increasing risk of poverty.

Living in poverty creates additional difficulties in search of employment and contributes to a long-term unemployment trap for many individuals (UNDP, 2006). At the same time, unemployment and poverty inhibit participation in social activities. Due to the lack of money and for the stigmatization that can be caused by unemployment, social ties are being weakened, increasing the probability of social isolation. Different types of economic shocks make lower living standards of the poor. Structural reforms could be associated with increased short-term vulnerability for certain groups. Declines in income are more devastating for the poor than for the better off because the poor are less likely to have the assets they need or to have access to insurance or credit to hedge against income shocks. In addition, even a small change is likely to have a substantial impact on their ability to meet their basic needs (UNDP, 2006). Vulnerability is the probability or risk today of being in poverty or of falling into deeper poverty in the future. It is a key dimension of welfare, since a risk of large changes in income may constrain households to lower investments in productive assets when households need to hold some reserves in liquid assets and in human capital. The poor people living in slum are mostly found in vulnerable condition.

### **7.3 URBANIZATION AND URBAN POVERTY IN BANGLADESH: AN OVERVIEW**

The issue of urban poverty is an important area of sociological empirical research in the early twentieth century. Rowntree (1901) and Booth (1902) have explored social questions of poverty which were often ignored in the poverty analysis from the orthodox economists. During that period the Chicago School also focused on behavioral and cultural characteristics of the urban

poor. Park (1928) provided a social-psychological explanation of urban marginality based on Simmel's seminal work on metropolis and mental life.

Rapid urbanisation is a key feature of the recent development Bangladesh, and has led to an increasing proportion of urban population of Bangladesh. From the mid-1960s to the mid-1990s, the urban rate of growth in population of Bangladesh has been found over six percent per annum, much higher than the national rate of growth in population of 2.5 percent per annum over this period (Islam et al 1997). Its urban population continues to grow at over 3.5 percent annually (CUS et al 2006). Consequently, Bangladesh experienced a 23 percent increase in the urban share of the population during 2000 to 2005 (Yoshida et al. 2007; World Bank 2007). By 2005, Bangladesh had an urban population of around 35 million, just over 25 percent of its total population (CUS et al 2006). While rural growth of population is expected to stagnate by 2010, population growth will continue in the urban areas. While urban areas are evenly distributed spatially across Bangladesh, regional imbalance is there in the concentration and level of urbanisation. Dhaka, the capital city, has the highest level of urbanisation by far considering the size, which is expected to be the world's second largest urban agglomeration by 2020 (World Bank 2007).

Bangladesh has been distinguished between the large and smaller urban areas. The country's six largest cities have been denominated with the status of city corporations, and are governed by their own municipal authorities. There are an additional 271 smaller municipalities, or *pourashavas*, that are also classified as urban areas. With the exception of Chittagong, Bangladesh's second biggest city, however, the other four city corporations are not large urban agglomerations. This means that the other districts of Bangladesh display much lower levels of urbanisation. The least urbanised districts displayed

levels of urbanisation below 10 percent in 1995, for example (Islam et al 1997).

Many of the smaller municipalities are little more than rural towns: in the late 1990s, for example, nearly 70 percent of municipalities did not meet the criteria necessary for being considered a municipality (CGS et al 2006). In recent years, discrepancies in district levels of urbanization have widened, with patterns of urbanisation moving gradually from a system of four-city primacy to a system of two-city primacy. In 1991, the four largest metropolitan cities (Dhaka, Chittagong, Khulna and Rajshahi), held 46 percent of the urban population Bangladesh. This polarisation has increased dramatically: in 2001, Dhaka held just over 58 percent of Bangladesh's total urban population, and the country has witnessed the emergence of a two-city primacy, with Dhaka and Chittagong holding just over 85 percent of the country's urban population (calculations from CUS et al 2006).

Dhaka is growing rapidly between 1995 and 2000 with population and now, the city is growing at an average rate of 4.24 percent per year. Much of its growth stems from migration, 46 percent of its 1991 population born outside the metro area. Rural to urban migration is attributed to extreme rural poverty and landlessness, and large urban-rural wage differentials (Ullah, 2004). From the World Bank (2007) report, the human development situation in urban areas is found either stagnating or actively deteriorating. In 2005, nearly 35 percent of the urban population of Bangladesh illustrated the absolute number of the urban poor which has risen dramatically. That urban poverty rates have decreased, therefore, have not reduced the absolute number of urban poor in Bangladesh (Islam, Shafi et al 2007). It is widely recognised that urban poverty is underestimated in developing countries, and research suggests that the same case is also found in Bangladesh. One reason for this is that national poverty lines

are unlikely to meet the costs of basic necessities in the urban areas (Satterthwaite 1997; Bapat 2009).

#### **7.4 POVERTY SCENARIO OF BANGLADESH: URBAN POVERTY AS AN IGNORED DISCOURSE**

Poverty is considered as one of the biggest challenges for Bangladesh. In five-year plans, poverty alleviation has been considered with a very high priority. Despite considerable thrust on poverty alleviation in all plan documents since the independence of Bangladesh, a significant number of people are still living below the poverty line. In its election manifesto, the present government has therefore, given special emphasis on poverty alleviation and pledged to reduce poverty. The threats to social security in the context of Bangladesh have come from both internal and external sources. The internal insecurity in the economic domain has come mainly from massive poverty.

Bangladesh Household Income and Expenditure Surveys (HIES) constitute the main source of information for most of the available studies on urban poverty. These surveys have limitations due to diversity in the method of imputation, lack of data at the household level, uniform methods of recording the data flow and of time sampling, faulty memory recall method and the problems of missing cases. Despite the limitations of data of HIES, these are nonetheless mainly relied on measuring the extent of urban poverty. In fact, these surveys are the only existing source of macro level data on poverty which explain the partial scenario of urban poverty in Bangladesh. Two methods – the Direct Calorie Intake (DCI) and the Cost of Basic Need (CBN) methods are currently used for measuring urban poverty by the Bangladesh Bureau of Statistics (BBS).

The rate of income poverty measured by Cost of Basic Need (CBN) method, the upper poverty line is declined from 58.8

percent to 48.9 percent during the period from 1991 to 2000. Based on the upper poverty line, in Household Income Expenditure Survey (HIES)-2010, the incidence of poverty is estimated at 31.5 percent at the national level, 35.2 percent in the rural area and 21.3 percent in the urban area. In contrast in 2005, these rates were 40.0 percent at the national level, 43.8 percent in the rural area and 28.4 percent in the urban area. Poverty has declined by 8.5 percent that is on average approximately 1.7 percent per annum at national level, 8.6 percent in the rural area and 7.1 percent in the urban area during 2005 to 2010.

Based on the lower poverty line in 2010, the incidence of poverty is estimated at 17.6 percent at national level, 21.1 percent in the rural area and 7.7 percent in the urban area. In contrast to 2005, these rates were 25.1 percent at national level, 28.6 percent in the rural area and 14.6 percent in the urban area. Hard core poverty declined by 7.5 percent at national level as well as in the rural area and 6.9 percent points in the urban area during 2005 to 2010. The depth and severity of poverty have also declined. Poverty gap that is the depth of the poverty has declined from 4.6 percent in 2005 to 3.1 percent in 2010 and the squared poverty gap that is the severity of the poverty has declined from 1.3 percent in 2005 to 0.8 percent in 2010.

The rate of change of poverty measured by different criteria-head count index, poverty gap and squared poverty gap with three categories- national, urban and rural on different time horizon are shown here (Table 7.1). The per capita calorie intake in a day is increased by 3.6 percent to 2,318.3 kcal in 2010 from 2,238.5 kcal in 2005. It went up by 4.1 percent in the rural areas and 2.3 percent in the urban areas.

**Table 7.1: The trend of change of poverty**

	2000	2005	2010	Annual change (percent) [2000- 2005]	Annual change (percent) [2005- 2010]	Annual change (percent) [2000- 2010]
<b>Head Count Index</b>						
National	48.9	40	31.5	-3.64	-4.25	-3.55
Urban	35.2	28.4	21.3	-3.86	-5.00	-3.94
Rural	52.3	43.8	35.2	-3.31	-3.93	-3.27
<b>Poverty Gap</b>						
National	12.8	9	6.5	-5.93	-5.55	-4.92
Urban	9.1	6.5	4.3	-5.71	-6.77	-5.27
Rural	13.7	9.8	7.4	-5.69	-4.89	-4.59
<b>Squared Poverty Gap</b>						
National	4.6	2.9	2	-7.39	-6.20	-5.65
Urban	3.3	2.1	1.3	-7.27	-7.61	-6.06
Rural	4.9	3.1	2.2	-7.35	-5.80	-5.51

Source: Author's calculation based on Household Income and Expenditure Survey (HIES)-2010, Bangladesh Bureau of Statistics (BBS)

**Table 7.2: Per capita per day calorie (kcal) intake by residence HIES 1991-92 to 2010**

Year	Residence		
	National	Rural	Urban
2010	2318.3	2344.6	2244.5
2005	2238.5	2253.2	2193.8
2000	2240.3	2263.2	2150.0
1995-96	2244	2251.1	2209.1
1991-92	2266.6	2267.8	2258.1

Source: Household Income and Expenditure Survey (HIES)-2010, Bangladesh Bureau of Statistics (BBS)

However, according to Household Income and Expenditure Survey (HIES) 2010, the country did not perform well in redressing inequality during the period as wealth remain trapped

to some particular people. Inequality (Gini) of per capita income stood at 0.458 in 2010, which was 0.467 in 2005. The overall calorie intake per capita per day increased by 3.6 percent to 2318.3 kcal in 2010 from 2238.5 kcal in 2005. It increased by 4.1 percent in the rural areas and 2.3 percent in the urban areas. Per capita per day protein intake (in grams) has significantly increased in 2010, although it did not change in the last two surveys (2005 and 2000). At national level, it has increased to 66.26 grams per capita per day in 2010 from 62.52 grams per capita per day in 2005. Per capita per day protein intake has increased to 65.24 grams in 2010 from 61.74 in 2005 in the rural areas. In urban areas, the same amount increased at 69.11 grams in 2010 from 64.88 grams in 2005.

The concentration of income has slightly decreased. The Gini coefficient of income has decreased at 0.458 from 0.467 in 2005. Income accruing to households belonging to Decile-1 to Decile-5 is recorded at 2.00 percent, 3.22 percent, 4.10 percent, 5.00 percent and 6.01 percent respectively at national level in 2010. These shares have not changed relative to 2005. These five deciles have continued to share only 20.33 percent of total income, although they comprised 50 percent of the population.

## **7.5 RURAL -URBAN MIGRATION: THE MAIN CAUSE OF URBAN POVERTY**

Dhaka is the fastest growing mega-city in the world, with an estimated 300,000 to 400,000 new migrants, mostly poor, arriving to the city annually (BBS). Most migrants are coming from the rural areas in search of different opportunities offered by the city for improved living standards. In turn, the new migrants are contributing significantly to economic growth of Dhaka as much labour for manufacturing, services and other sectors are being provided here.

This migration, however, also adds tremendous strain on an already crowded city with limited inhabitable land due to the city's topography, limited infrastructure, and a low level of public services. This city has experienced massive migration from the rural population of Bangladesh in recent decades but a critical downside to this has been the dramatic rise in poverty. The major problems faced by rural to urban migrants in Bangladesh are including physical insecurity, poor housing, poor access to basic services, and discrimination by government officials. Poor living conditions are also adding various health problems, particularly, due to the combination of mud floors, flimsy walls, heat and humidity, torrential monsoon rains, and poor access to water and sanitation services.

Survey on SSNP, HIES data also shows that the migration rate of rural area is comparatively higher than the migration rate of urban area.

**Table 7.3: Migration scenario in Bangladesh**

Percent of household reporting migration	HIES 2010		
	Total	Rural	Urban
<b>Total</b>	12.28	13.72	8.33
<b>Within country</b>	3.97	4.84	1.62
<b>Abroad</b>	8.60	9.25	6.85

Source: Survey on Social Safety Net Programme (SSNP), Household Income and Expenditure Survey (HIES)-2010, Bangladesh Bureau of Statistics (BBS)

### 7.5.1 Slums and Urban Poor

The city is increasingly characterised by large slums, poor housing, excessively high land prices, traffic congestion, water shortages, poor sanitation and drainage, irregular electric supply, unplanned construction, increasing air pollution and poor urban governance which result in growing problems of law and order.

Many migrants are coming to Dhaka and living in the slum area in a miserable condition. New migrants cite a number of major drawbacks once they arrive to urban areas: overpopulation, polluted environment, lack of jobs, and deteriorating law and order (Bhuyan et al., 2001). However, in spite of these negative factors, migrants do not express a desire to go back to their villages in most of the surveys. In fact, evidence shows that on average, after migration monthly household expenditures of migrant households have increased by 40 percent. (Bhuyan et al., 2001). This substantial increase in earnings seems to compensate for most of the drawbacks of life in Dhaka. For city managers, the dramatic growth of Dhaka has generated a number of problems including providing adequate water-supply, sanitation and basic services, the management of garbage, the increasing risk of crime and violence, and the deterioration of environmental conditions.

*We lost our house by the river bank erosion; I had to come in Dhaka with my three children for a shelter. For 10 years we have been living in this slum. Now, I with my two children can earn here. We can have at least three meals in a day [Rahima (28 years), migrated from Sahraitpur : Agargaon Slum].*

Afsar (2003) found that 53 percent of poor migrants are living in private slums and 44 percent squat on public land. Significant portions of the city's population are living in the slums and squatter settlements experiencing extremely low living standards, low productivity and unemployment. Moreover, despite having lived in the city for a long period of time the urban poor have limited access to the economic and social systems of the city. The poor mainly live in the slums scattered throughout the city where closed to 80 percent of slums are located on privately owned land creating considerable institutional challenges in terms of basic service provision. Housing structures tend to be of poor quality, and access to basic infrastructure services is low. For the poorest quintile, only 9 percent of households have a sewage line, and 27

percent obtain water through piped supply compared with 83 percent of the wealthiest. Spatial mapping shows that only 43 of the 1925 identified slums have a public toilet within 100 meters. An estimated 7,600 households live in the slum area that are within 50 meters of the river with frequent risk of being flooded (LGED, 2005). Due to an acute demand for land and high land prices, especially in the central zones and in upper class residential areas, the slums and squatter communities have moved or are moving towards the city's peripheries in the search for cheap shelter. Slum populations in Dhaka City are 'vulnerable' in terms of their access to urban land. Slum dwellers have mostly settled temporarily on public or private land and they are often evicted from their settlements.

*When I came in Dhaka with my family member, we lived in a privately owned slum. Once I could not pay the rent because the room rent was increased two times albeit my income remained the same. That's why, I had to leave the room and took shelter on the footpath of high court. [Kader Mia (45 years) : High Court Foot path]*

In the overwhelming majority of house construction, the roof is made of tin and the wall beams are of bamboo. A study conducted by Islam (1996) reveals that about 68 percent of slum families in Dhaka City have a single room unit, 20 percent have two small rooms and at least 5 percent have to share a room with other families. The average floor spaces of poor urban households are only 125 sq. ft where it is only 100 sq. ft in Dhaka city. Very often, slum and squatter settlements in these areas are prone to annual flooding as well as they are environmentally unsuitable for housing being located in the low-lying areas along with risky canals and railway tracts.

## 7.6 SOCIAL EXCLUSION: PRODUCT OF URBAN POVERTY

The socially excluded groups are the most one in the city having very limited access to the existing educational opportunities. This situation is true for both primary education and general and technical education for adults. It has been evident from the official statistics that although enrolment in primary school in the urban areas is higher than that of the rural areas, the enrollment of the slum population is very low (Islam, 1996).

*Among four children, all of my children started to go to school, but all of them were compelled to drop out from school because of poverty. My two sons are street vendors, another one works in a factory, only daughter works in a garments. They are earning for our family albeit it is not sufficient for our family comprising six members. [Abdul Quddos (39 years): Mirpur]*

In Dhaka, much labour is needed to be involved in the formal sectors of the city. Much of the employment is found in the informal sector. Poor male workers are mainly employed as production workers including rickshaw pullers and other transport workers, trade workers, street vendors, retail traders etc.

### 7.6.1 Sex Workers as Socially Excluded Groups

Human Rights Watch, (2003) focused on the violence perpetrated towards the sex workers by the police and powerful thugs termed 'Mastans' in Bangladesh. The important findings of violence to these groups are including regular abduction, rape, gang-rape, beaten, and subject to extortion by the police and 'Mastans' as well as detested by their families and communities. Furthermore, they are denied to access in education, employment, housing, and health care. Homosexual groups like

women sex workers are stigmatized in many aspects of their lives excluded from employment with great suffering.

*We are deprived of from both sides -economically and socially. Client and income are not certain; thereby I have to be very concerned about my next day's meals. Moreover, Sarderni or Dalal often deceives with us .Even many powerful clients do not pay .Suppose, when a man fraud with you, you can complain against him or her but it is not possible for me .We are not human being at the eye of society, We are hatred and underestimated .Instead, we have to be beaten if we complain against the cheat. Even we cannot mix with relatives and other people. [Sanu(25 years): Kakrile , Dhaka]*

### **7.6.2 Socially Excluded Urban Dweller: Dalits**

*Dalits* are playing a significant role in the country's economic, environmental and social development but these communities are considered as economically marginalised and socially excluded groups in Bangladesh. Dyrhagen and Islam (2006) described how *Dalits* are excluded from public and social spheres. It argues that basic provisions like shelter, food and water are not adequately provided for them where they live, and they have inadequate access to health care facilities, education along with the lack of housing, unemployment opportunity and access to political spheres. Like *Dalits*, the traditional *Bede* community is also socially excluded in Bangladesh .In *Bede* community, some are economically solvent but still out of social inclusion:

*With our income our living standard has been improved...I have two children... both go to school .There is no discrimination in school when they sit in the class room and play in school ground. But outside the school, no people want to mix with them as they are Bede and their life style and gesture is different from any other common people. [ Duluni Begum(30 years)from Bede Palli of Savar]*

### 7.6.3 State Policy and Urban Poverty: The Case of Bihari Camp, Dhaka

A group of people has been living in the territory of Bangladesh since its independence without having their identity as Bangladeshi. They are being deprived in terms of national identity by the state and even by the mass people. These sorts of deprivation have made them not only infrastructural vulnerable or excluded but also culturally excluded from the mainstream society. These excluded groups living in Geneva (Bihari) camp can be defined by three types of exclusion –social, cultural and political.

*'I have had national identity (ID)card , I wish I would tear my own ID card' ... If government recognize us as a Bangladeshi then why we don't get the same facilities like others outside this camp...For getting passport, I went to the nearest police station. The Sub Inspector of police of this area told that the department of the Ministry of State would not order them to accept the address of the camp for passport...Government of Bangladesh never keeps their promise to the Biharis. They don't help the camp dwellers. Most of the reliefs come from the international organizations, NGOs etc. But they are not sufficient at all. We don't need the help which perpetuates our poor condition; we need the permanent assistance which will really develop our situation. When we go to have loan from bank, we are being refused. We have to go to the various NGOs for micro-loan but their rate of interest is very high ....So, our condition remain as it is .In this country, we have no existence, no recognition and no identity as well. I had born in Bangladesh but people treated me as Pakistani. We don't know what will be happened to our children in future, what will be their identity, God may know. [Md. Javed Ali (40 years): Geneva Bihari Camp, Mohammedpur, Dhaka]*

#### 7.6.4 Public Services and Social Exclusion: An Assessment on Urban Poverty

Afsar (2003b) found that nearly three-quarters of the slum dwellers depend largely on outside water taps, which are shared by five to six families. To fetch water for drinking and cooking, a female slum resident must travel an average distance of 69 meter daily. Nearly, 90 percent of the slum dwellers use hanging latrines and other types of non-sanitary toilets whereas 90 percent of the non-slum residents have modern toilets and 25 percent of the households in small and medium towns have septic tanks in Dhaka city. These migrants consequently, have poorer health and greater vulnerability compared to the general urban population.

Access to basic services such as water, sanitation, electricity, health and education by the poor is limited. Furthermore, most of the slums are not recognised as legal lands. The government, NGOs and the donors generally do not provide services in these areas. Consequently, the public service that is provided by the government cannot make them benefited efficiently.

*To make a new building for city cleaner (Methors), government destroyed our previous colony. After two years, we get nothing living with uncertainty. People consider us not as human being but as Sweepers. [Jotsna (36), City Corporation Sweeper Colony, Chouddotuli, Hajaribagh, Dhaka.]*

Bangladesh stays on a range of informal and formal instruments to mitigate the risk of falling into poverty and to cope up with the poverty. The government has taken numerous safety net programs that have had some beneficial impacts but with the consistency in Bangladeshi level of income, the programs are limited in scale and coverage. For an example, Old Age Allowance has increased more than four times in ten years in nominal terms. The value for such programs however, has not

increased much in real terms. The amount of allowances for these programs is small, for example, which does not reflect the required minimum cost of living. The real allocation which is calculated by using price level is not increasing smoothly. Most of the urban old aged people are not concern about this program.

Public services are delivered by a mix of central and local agencies, with limited resources, weak administrative capacity and little coordination. Dhaka City Corporation (DCC), which is responsible for a wide range of services, cannot perform their functions adequately due to severe resource constraints and limited authority. This, together with inefficiencies within programs, means that these programs are not adequate for addressing poverty or for mitigating vulnerability to poverty.

As a result, an intermediate class (*Dalal*) with parallel structure emerged with *Mastans* providing services for this excluded group with a view to gaining their own profits. *Dalals* are self-appointed leaders who are setting up committees, maintaining links and having patronage from local and national political leaders, government official and local law- enforcing agencies.

## 7.7 CONCLUSION

The percentage of the urban population in Bangladesh below the poverty line has been increasing over the years in which the excluded groups are mostly responsible for this rapid growth of urban poverty. Consequently, the city has had a massive growth in the slums and squatter settlements in recent decades. The fact is, the socio-political and economic structures of the country are generally responsible for the urban poverty with an inherited process of reproducing the social exclusion.

The formation of slums is closely associated with rural-urban migration. Poor people living in the city slums have mostly migrated there from the rural areas rather than other cities or

towns. The poor excluded from the society are mostly involved in informal activities as they are beyond the formal sectors of the economy with lack of education and employment training as well as basic needs. They always face high level of vulnerability in terms of risk and harassment due to their involvement in informal sector activities. Although these excluded groups of society always make a robust contribution in the socio-economic development of Bangladesh, they are mostly deprived of the society as well as the public services.

## References

- Afsar, R. 2003b, Internal migration and the development nexus: The case of Bangladesh. *Regional conference on migration and pro-poor policy choices in Asia*, Sonargaon Hotel, Dhaka, Bangladesh 22-24 June.
- Ahmed, A.U. 2004, 'Assessing the Performance of Conditional Cash Transfer Programs for Girls and Boys in Primary and Secondary Schools in Bangladesh.' Working Paper, International Food Policy Research Institute (IFPRI)
- Ahmed A. U., Agnes R. Quisumbing, and John F. Hoddinott 2007, 'Relative Efficacy of Food and Cash Transfers in Improving Food Security and Livelihood of the Ultra-Poor In Bangladesh', International Food Policy Research Institute
- Ahsan, M. T. and Burnip, L. 2007, 'Inclusive Education in Bangladesh .*Australasian Journal of Special Education*, vol. 31, issue 1, pp. 61-71.
- A.Q.M. Mahbub and Islam N.1991, Dhaka Past Present Future, Dhaka: Asiatic Society of Bangladesh in S. U. Ahmed (ed.) *The growth of slums in Dhaka City: a spatio temporal analysis*, pp.508-521.
- Booth, C. 1902, *Life and Labour of the People in London*. London: Macmillan.
- Bangladesh Institute of Development Studies (BIDS). 2003, *Impact Evaluation of Social Safety Nets Initiatives*. Bangladesh Institute of Development Studies (BIDS): Dhaka
- Centre for Urban Studies. 2001, *Report of the Task Force on Urban Governance*. National Policy Forum: Dhaka.
- Danish Bilharziasis Laboratory.2004, *Disability in Bangladesh: A Situation Analysis*. Danish Bilharziasis Laboratory

- Dyrhagen, G. and Islam, M. 2006, *The Situation of Dalits in Bangladesh. Consultative Meeting of International Dalit Solidarity Network.* Bangladesh Dalits' Human Rights.
- Foley, D. and Chowdhury, J. 2007, 'Poverty, Social Exclusion and the Politics of Disability: Care as a Social Good and the Expenditure of Social Capital in Chuadanga, Bangladesh, *Social Policy & Administration*, vol. 41, no. 4, pp. 372-385.
- Hossain, Md. Aslam, 2012, *Social Security. in Titumir, R.A.M (ed.) Growth or Contraction?. Dhaka, Bangladesh: Shabon Prokashani, pp. 235-272*
- Islam, N., N. Huda, F. Narayan, and Rana, P. 1997, *Addressing the Urban Poverty Agenda in Bangladesh, Critical Issues and the 1995 Survey Findings.* University Press: Dhaka:
- Islam, N. 1996, *Urban Bangladesh. in N. Islam and R.M. Ahsan (eds.) The state of the urban environment in Bangladesh . Dhaka, Bangladesh: Urban Studies Program, pp.21-31.*
- Local Government Engineering Department (LGED). 2005, *Survey of Slums.* Dhaka, Bangladesh: Local Government Engineering Department (LGED).
- Ministry of Education. 1991, *Zila Primary Education Statistics.* Dhaka, Bangladesh: Ministry of Education, Government of Bangladesh
- Ministry of Finance. 2011, *Bangladesh Economic Review.* Dhaka, Bangladesh: Finance Division, Ministry of Finance, Government of Bangladesh.
- Nasreen, M. and Tate, S. 2007, 'Social Inclusion: Gender and Equity in Education SWAPs in South Asia' *Bangladesh Case Study*', UNICEF Regional Office for South Asia, Kathmandu
- Park, R. 1928, *Human Migration and the Marginal Man. American Journal of Sociology*, vol. 33, no. 6, pp. 881-93.

- Rowntree, B.S.1901, *Poverty: A Study of Town Life*. London: Macmillan.
- Sarker, P. and Davey, G., 2007, Exclusion of Indigenous Children from Primary Education in the Rajshahi Division of Northwestern Bangladesh. *International Journal of Inclusive Education*.
- Sen, B. and Hulme, D. 2004, *Chronic Poverty in Bangladesh: Tales of Ascent, Descent, Marginality and Persistence*.
- Bangladesh Bureau of Statistics (BBS). 2011, *Preliminary report on Household Income and Expenditure Survey, 2010*. Dhaka, Bangladesh: Bangladesh Bureau of Statistics (BBS).
- United Nations Development Programme (UNDP). 2006, *Poverty, Unemployment and Social Exclusion*. United Nations Development Programme (UNDP): Bangladesh
- World Bank. 2007, 'Dhaka: 'Improving Living Conditions for the Urban Poor, Bangladesh Development Series'. Working Paper No. 17, World Bank Office, Dhaka

## Appendix – A

**Table : Old age allocation, per head allocation and number of beneficiaries.**

Fiscal Year	Allocation (million Tk.)	Per head allocation (Tk.)	Number of beneficiaries(million)
1997-98	125	100	0.4
1998-99	485	100	0.4
1999-00	500	100	0.41
2000-01	500	100	0.41
2001-02	500	100	0.41
2002-03	750	125	0.5
2003-04	1800	150	1
2004-05	2603.7	165	1.31
2005-06	3240	180	1.5
2006-07	3840	200	1.6
2007-08	4488	220	1.7
2008-09	6000	250	2
2009-10	8100	300	2.25
2010-11	8910	300	2.475

Source: Ministry of Social Welfare, Government of Bangladesh