



Economic and social emancipation of slum women

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THE PAPER ATTEMPTS to describe some focussed initiative of a government agency, the Local Government Engineering Department (LGED) to enhance and improve the quality of life of slum women in its urban development projects. The concept described herein has been developed following a study entitled "The Urban Poor in Bangladesh" by Centre for Urban Studies, University of Dhaka in 1979. Following this, the government in four major cities undertook a project named Urban Community Development Project (1982-85) with UNICEF assistance. This concept of community based activities for the urban poor included organising the communities in groups, provision of income generation loans for women, installation of tubewells and sanitary latrines, and construction of drains. This was further expanded and developed in Slum Improvement Project (SIP) implemented during 1989-1996. Initially Ministry of Social Welfare and later LGED from 1987 became the implementing agency for the SIP covering 85 slum settlements in 4 city corporations and 16 district towns.

The project was a success as it provided basic physical infrastructure to the most neglected part of the city and made provision of economic activities by organising and training the urban dwellers especially women. Encouraged by the sustainability of its components, LGED now included this concept of slum activities in all of its urban projects covering 419 slums and over 65,000 families in 40 municipalities and 4 city corporations.

The authors being intimately involved in the urban sector projects try to describe the activities concerning the slum women for their economic and social emancipation.

Bangladesh scenario

Bangladesh, with a population of over 120 million are one of the most densely populated countries of the world with a growth rate of 1.87 percent annually (1991). The urban population is growing at even faster rate of 4.9 percent due to rural-urban migration and territorial expansion of the existing urban area. These migrants are unwanted, hence unwelcome in the cities and have little place in the national development policies and priorities. Due to lack of basic infrastructure facilities, the slum dwellers are living in a sub-human condition. Currently urban population is 25 million, over 20 percent of the national population. With this tremendous rate of urbanisation, a substantial urban population increase has taken place both in absolute terms and as a

percentage of the total population in the last quarter of the century. The table below gives a trend of urbanisation during 1961 -95 period. In 1991, out of 20.15 percent of urban, female population has been estimated at 12 percent, adding a new dimension to urbanisation.

TABLE-1: RATE OF URBANISATION IN ABSOLUTE TERMS AND AS A PERCENTAGE OF TOTAL POPULATION IN BANGLADESH

Year	Urban population in million	Percent of the total population
1961	2.6	4.8
1991	22.45	20.15
1995	25.00	21.0*

* Estimated on the basis of 1991 census figure and subsequent annual growth rates. (Source: GOB, "Bangladesh National plan of Action", Dhaka, 1996)

The fastest growing sections of the rapidly growing urban areas are the slums. The migrants taking shelter in the slums do not generally have any roots to go back to. The migrants are so poor that they can at best hire limited accommodation in crowded slums. Limited absorption capacity of the city coupled with low income of the majority of migrants has contributed to the creation of slums. As women constitute majority of slum dwellers, they are mostly at risk because of their economic and social backwardness. They are highly vulnerable and exposed to social and economic exploitation.

LGED in development

During sixties, the model of Works Programme was developed by Bangladesh Academy for Rural Development (BARD), Comilla to generate employment and income during the lean period in winter. A Works Programme Wing was created in the ministry in 1982 for implementation of rural and urban infrastructure development through the local government bodies at the Union, Thana and district level. The programme had been rejuvenated in 1984, when Local Government Engineering Bureau (LGEB) was created. The Bureau was upgraded as a Department in 1992 and mandated as the technical arm of the Ministry of Local Government, Rural Development and Co-operatives (LGRDC) to provide techni-

cal services to the local government bodies. Local government bodies are age old institutes to provide basic municipal services to the population headed and managed by elected representatives. Presently LGED is implementing a number of urban development projects funded by ADB, World Bank and other development partners and is regarded as the 'government that works' to provide infrastructure development services.

Situation of women

Limited access to basic services through formal channels adversely affects the women. The overall sex ratio of the slum population as revealed through census shows more women than men (52 to 48). The labour force participation rate is around 52% with the majority employed as factory workers, house maids and day labourers. Yet women earn about half as much as men do, and their wage earning potential is hampered by low skill and education levels. Female headed households spend more on food (60% of monthly expenditure) compared to males (50%), indicating a relative disadvantage. Women also face special difficulties in the slums, particularly as a result of violence, sexual abuse, divorce and desertion (75% of female household are either divorced or widowed in contrast to only 2% for male. (UPRP, 1996).

Perceptions and preferences of slum women

Participatory appraisals with slum women dwellers generated useful insights into community dynamics to arrive at sound priorities. Dwellers perceived the causes for their poverty as low income and lack of capital, low level of education and skills, poor living and environmental conditions, high indebtedness, less number of earning members, insecurity, violence, desertion, polygamy and dowry. To counter these, they preferred regular income opportunities, access to capital and interest free credit, education and on the job skills development opportunities, entitlement to land and shelter, easy access to water and sanitation and electricity, greater security and stability.

Based on the above the priorities were set and included (a) Group formation and participation, (b) Primary health care (PHC), (c) Infrastructure development, (d) Self-income generation program, (e) Satellite school and (f) Skill development training.

Objectives of SIP

The broad aim of SIP is to improve the quality of life of the slum dwellers through providing basic services that improve living conditions, and by increasing the ability of government to work with urban poor communities in the provision of basic services.

Specific objectives are to increase the capability of the local government bodies in planning and providing basic services through self-reliant and sustainable community

mobilisation, more access to government services, involve poor slum women in income generating activities, help improve nutrition and health condition of children and women and develop comprehensive national policies and plans.

Approach to the strategy

The Slum Improvement Project is a community-based effort to provide physical, economic and social infrastructure along with environmental improvements, primary health care and empowerment of poor women living in slum communities.

Community organisation and participation was central to the approach. Improvement in the accessibility of the urban poor women to basic services was made through mobilising and empowering them. This was necessary to effectively operate and manage the services at the community level.

Inter-Agency multi-sector approach was adopted. The project forged alliances and relied on actions by others like the Department of Public Health Engineering (DPHE), the Power Development Board (PDB), the Water and Sewerage Authority (WASA) and NGOs working in slum neighbourhood for policy and programme development and implementation.

Capacity building was done at various levels. At the national and municipal levels the focus was on strengthening the program planning, management and monitoring capacity. At the community level, training was organised on leadership, communication, environmental sanitation issues, health and nutrition.

Representation of User Groups was ensured. The user groups' in case of SIP was the savings and credit groups with all women membership. Women leaders were members of the SPIC, basically an implementing group. The process was democratic as they chose their own leader.

Convergence and interaction demanded that all social and infrastructure services for the slum communities were to be integrated by the project. Advocacy to achieve wider coverage and universal access of the urban poor to basic services through successful demonstration.

Institutional arrangement

LGED, UNICEF, City Corporation or Municipalities and Slum Dwellers especially Women were the main stakeholders of the project. The implementation was done through a hierarchy of four-tier Committees as:

Women's Group. At community level, groups were organised from among the women beneficiaries. These groups were important means for community participation with defined role in the implementation stage.

Sub-Project Implementation Committee (SPIC): This committee comprised of leaders of the women's groups. The SPIC implemented and managed project activities in the community.

Project Implementation Committee (PIC): This committee comprised of inter-agency officials, UNICEF and SPIC and headed by CC/Municipality. The PIC was responsible for decisions on major issues related to project selection and approval, overall management and monitoring, supervision of staff and keeping records and maintained liaison.

Central Co-ordination Committee (CCC). The CCC formulated policies and procedures, and co-ordinated the technical and financial aspects of the project at the national level. It also had inter-ministry and UNICEF representations.

Project Implementation Office (PIO) facilitated the implementation of the project through continuous project monitoring and reviews jointly with the UNICEF.

Project components

The project has physical infrastructure components referred to as hard programmes (e.g. roads and drainage) to create basic service facilities for conducive human living. These physical facilities are supported by economic and social programmes called as soft programmes to make those self-reliant and sustainable.

Main features of WID commitments are embodied in soft programme components of primary health care, water and sanitation, education and savings and credit.

In Infrastructure development, shallow tube well (small capacity tube well operated manually), Tara pump (small capacity tube well operated manually but able to extract water from below ten meters of water) and deep tube well (well with a little larger capacity) are installed by the slum people after necessary training. Water sealed latrine for families and community latrine cum big-gas plants is installed considering the requirements. The beneficiaries are trained how to manufacture and install these and they participate in manufacture and installation. The community constructs masonry dustbin after getting training.

In Primary health care (PHC), SPIC selects Community Health Worker (CHW) from among the slum dwellers. The project management arranges training of CHW and each CHW is assigned for public health care (PHC) of fifty families. They are mostly women.

In self-income generation programme, each woman is given skill development training to create self-dependence in her and for income increment. With a view to enabling the women to use her credit and saving for income generation through self-employment.

In human resource development, skill development is inevitable. Woman receiving TOT conducts training on skill development among the selected women within the slum. Area of training is sewing, embroidery, tailoring, food preparation and processing, house keeping and areas depending on local demand.

In Satellite school, opportunity of primary education is created for a large number of children especially girls who are not able to reach of primary education by

establishing a satellite school in each slum under the project. Efforts are taken to link these schools with available formal education institution around the slum. The programme assists the children in getting admission into formal education institution after getting free education of Class I and Class II from the satellite school, select teacher from slum who passed Secondary School Certificate and trains her accordingly and provides students with books and materials free of cost.

Results achieved

The key success factors of SIP were that it was based on community participation, democratic process in decision making, community involvement in the process of implementation of the project activities and preparation of development plan and on involvement of the elected representatives in each level of the implementation.

The overall performance or achievement of SIP is satisfactory. The micro-credit program has been found to be particularly successful and most attractive. It empowered poor women through community involvement, particularly through the savings and credit programme.

The programmes have raised the overall status of women in the family as well as in the community, and thus the incidence of divorce or abandonment of women has declined remarkably. Empirical studies show that SIP has significantly raised levels of health awareness among the slum women. As a result, the incidence of environmental diseases (e.g. diarrhoea, respiratory problems and scabies) has been reduced substantially.

Human resource development considered vital for economic and social emancipation and empowerment of poor women has helped the women who are worst sufferers and bear the brunt of exploitation and poverty to live with honour and dignity.

Impacts

Social sector impacts are on self confidence and self consciousness with mutual respect and unity among the family and the community, respect of women in the family, improvement of law and order in the area, unsociable activities coming down, development and awareness of adult & child education and growing awareness on marriage dowry, child marriage and family planning etc.

Economic sector impacts include employment generation, creation of fund through savings, enhance economic activity of the women by credit scheme, provide facilities for self employment through need based training and increased income of the family.

Environmental sector impacts are in improvement of health and nutrition status of the mother and children, facilities for use of safe water, use sanitary latrine facilities, proper use of drain facilities, out-going of contaminated water and keep the mother and child out of damp atmosphere.

Political sector impacts have been institutional consciousness among the women, facilities, creation and exposure of leadership and consciousness of civil rights.

Issues and problems in the process

SIP was carried out following the SIP guidelines that in many ways were not flexible to reach the poorest of the poor who virtually remained outside the reach of credit and savings program. As a result, unlike others with slightly more income, economic condition of the poorest women did not improve much.

Although the slum has become an indispensable part of urban life and land use, eviction is still a constant threat to the existence of slum dwellers and thus it was a serious constraint on the improvement of conditions in slum communities.

Critical non-physical needs of slum women dwellers needed more emphasis along with physical infrastructure development. Areas such as human resource development, social security, social and economic disparity need to be further strengthened for sustenance.

Sustainability

Tenural Security: Once tenure became more secure, tenants were likely to pay more attention to improve their slums.

Credit and Loan Recovery: More than 63 percent slum women took loan for small trading from which earned profit. The high rate of loan recovery along with ability to pay a high rate of service charge (15 per cent per annum) indicated that the women were one of the most successful investors. Furthermore, there is a strong demand for credit. So it is more sustainable than a savings program.

Savings Mobilisation: In parallel to credit, SIP mobilises savings within slum areas. Statistics revealed that the slum dwellers were willing and able to save more money than the targeted amount.

Cost Recovery: SIP did not contemplate any direct cost recovery for the infrastructure facilities. It required the beneficiaries to contribute Tk. 500 per tube well and Tk. 500 per latrine to a community fund to be used to remunerate the Community Health Workers (CHWs) once the UNICEF assistance ended. (1 US\$=Tk. 47).

Lessons learnt

Slum Dwellers are Resources: Slum dwellers are potential human resource for development of the city; a resource that requires some attention both for social and economic development. The absence of basic support services saps the strength of this human resource and denies society the full contribution they could make. The paradigm is that the poor slum women with a little support can be worthy citizens and can be profitably brought to development.

Urban Governance by Community works: Engaging community groups work because it puts decisions in the hands of those most motivated to assure performance and best placed to see a direct link between their expenditures and community improvements. This essentially refers to an enabling environment whereby decision-making and planning are done not centrally but more at the community levels. The SIP hierarchy of management structures to implement the project had potentials for vertical unbundling in the sense that it created structures at the community levels and linked them to the formal decision making authorities.

More Access to Credit is required. Availability of credit can act as a stimulus in motivating poor families to take part in slum upgrading programs. The high rate of loan recovery from women shows that potential credit market among the poor women is large and growing very fast. The poor know how they want to apply credit funds, and so the limit or size of credit should be flexible.

More Skilled and Vocational Training is needed: The project tried to ensure delivery of materials for various provisions rather than arranging manufacture in the community. Though the service delivery package included technical training for maintenance and repair of the provisions, this was not enough.

Women's Participation for Sustainability is crucial: Women's participation in water and sanitation program is indispensable to promote use of safe water and safe latrine. Their involvement has increased because of empowerment of the women to manage, thereby increasing their social status of women in contrast to the current domination of the WSS program by men.

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