

Community Profiles of Informal Settlements in Dhaka: Korail, Ershad Nagar, Kallyanpur (Pora Bostee) and Chalantika

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Contents

Introduction	4
A Summary of the Community Profile of Korail Informal Settlement	6
1 Location and Physical Layout Characteristics	6
1.1 Physical Layout	7
1.2 Housing Structure	7
2 History of the Korail Community Establishment	8
3 Socio-demographic Profile of the Community	8
4. Service Delivery	8
4.1 Water	8
4.2 Sanitation	9
4.3 Energy	9
4.4 Transport	10
4.5 Communication	10
A Summary of the Community Profile of Ershad Nagar Informal Settlement	11
1 Location and Physical Layout Characteristics	11
1.1 Physical Layout	11
1.2 Housing Structure	12
2 Socio-demographic Profile of the Community	12
3 Service Delivery	13
3.1 Water	13
3.2 Sanitation	14
3.3 Transport	14
3.4 Energy	14
3.5 Communication	14
A Summary of the Community Profile of Kollyanpur Pora Bostee	15
1 Location and Physical Layout Characteristics	15
1.1 Physical Layout	15
1.2 Housing Structure	16
2 History of the KPB Community Establishment	16
3 Socio-demographic Profile of the Community	16
4. Service Delivery	17
4.1 Water	17

A Summary of the Community Profile of Chalantika Informal Settlement	19
1 Location and Physical Layout Characteristics	19
1.1 Physical Layout	19
1.2 Housing Structure	20
2 Socio-demographic Profile of the Community	20
3. Service Delivery	21
3.1 Water	21
3.2 Sanitation	21
3.3 Transport	21
3.4 Energy	22
3.5 Communication	22

Introduction

The "Inclusive Urban Infrastructure" project consists of three-year long participatory research, which was conducted in four countries- Sri Lanka, Zimbabwe, Somaliland and Bangladesh. The IUI project is funded by UK Research and Innovation through the Global Challenges Research Fund under the title 'Towards Trajectories of Inclusion: Making infrastructure work for the most marginalized' (grant reference number ES/T008067/1).

The research aimed to identify the inequalities faced by the residents of marginalised communities when trying to access basic infrastructural services. In each country, two cities were chosen – one capital city and one secondary city – and the research was conducted across 24 low-income communities. The research was carried out to help understand the various ways in which residents are able to access basic services such as water, sanitation, electricity, etc.

In Dhaka, four informal settlements were chosen — Korail, Ershadnagar, Kallyanpur "Pora Bostee" and Chalantika. Household surveys, FGDs and KIIs conducted in these settlements helped to create a community profile of the four settlements and the basic services available for the residents in the area. The following paper contains a broad range of information from a specific location and the baseline information helped in researching, planning, and analyzing material for studies that are in progress or development. The community data and illustrations are from both primary and secondary sources.

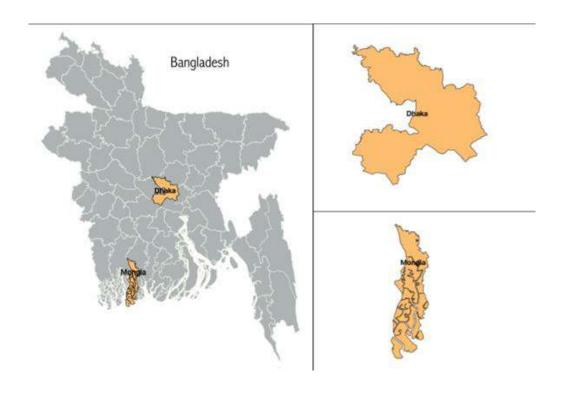




Figure 1: Four informal settlements in Dhaka

A Summary of the Community Profile of Korail Informal Settlement

The Korail Informal Settlement is considered to be the biggest informal settlement in Dhaka both in terms of area (364,230 sq. m.) and population (over 100,000). The community started to be developed in the late 1980s owing to the explicit conflicts among the Department of T&T, PWD and the former private landowners. Because of its location adjacent to posh residential areas and high-end commercial areas, namely Gulshan, Banani and Mohakhali, a large section of low-income and underprivileged population is attracted to settle in this area. Majority of them live in temporary tin-shed housing while a very handful portion lives in semi-manufactured/full-manufactured housing with permanent walls. Irregular pattern of dwellings, and disorganized pattern of streets make the settlements inside morphology awfully condensed. People mostly use piped water system while water connection is shared among households. Water is unavailable except specific hours of a day. The average cost of water services is \$ 4 per month (approx). Majority of the households have sanitary latrine flash. Cooking premises and latrines are shared communally. There are community clinics where the residents get health care facility only with a charge of \$ 0.18.



Name - Korail (East side)

Location - Mohakhali, Dhaka

Population – 16000/50000

Household - 4000

Religion – Muslim

Active NGOs - Brac, DSK, UBPR, CCD, Nari Maittri UN

1 Location and Physical Layout Characteristics

The Korail Informal Settlement is considered to be the biggest informal settlement in Dhaka both in terms of area (364,230 sq. m.) and population (over 100,000) [1]. Because of its location (23.7845° N, 90.4044° E) adjacent to posh residential areas (see Figure 1) and high-end commercial areas of Dhaka North City Corporation, namely Gulshan, Banani and Mohakhali, a large section of low-income and underprivileged population are attracted to settle in this area [1]. From now on, the Korail informal settlement shall be referred to as the "Korail community".

1.1 Physical Layout

As the Korail community is situated in Dhaka (the capital city of Bangladesh), it experiences all the typical features of climate and temperature alike Dhaka. The climate of Dhaka is tropical with heavy rainfall during monsoon and an annual average temperature of 25°C. The city receives 80% of its annual average rainfall of 1854 mm between May-September. The winter season persists from November-March.

The city is situated in a delta, surrounded by rivers and waterbodies on all four sides. Insufficient drainage system is a common scenario in Dhaka city which makes the city susceptible to fluvial flooding. Also, differentials of temperature in recent times, for instance, temperature rises as high as 40°C during summer, but drops down to 8°C during winter are impacting people's well-being in this community [2]. The Korail community has experienced climatic hazards from excessive rainfall, flooding, and heatwave owing to its location adjacent to Lake Gulshan, lack of basic infrastructural services, and the high population density [1].

1.2 Housing Structure

Majority of the people in Korail community reside in tin-shed housing on a temporary basis (see Figure 2); handful portion of them live in a manufactured/semi-manufactured houses with permanent walls and brick/cement made roofs [3]. Households which are near the water's edge has built their house on stilts using bamboos (see Figure 2). The floor of the stilt house is adjustable depending on the flood level [1].



Figure 2: The housing structure in the Korail community; (a) tin-shed housing and (b) stilt housing (Fieldwork, 2022).

Housing pattern in Korail community is in lack of proper orientation. Usually, five to eight members live in single-room house which are 14 sq. meters to 18.5 sq. meters in size. Housing

arrangement is so dense that the gap between two houses varies from 1.0m to 2.5m [3]. Lack of open space, vegetation area, and disorganized pattern of roads have made their survival so chaotic and complicated [3].

2 History of the Korail Community Establishment

The Korail community was started to develop in 1961 when the area was designated for the Department of Telephone and Telegraph (T&T) by its original owner. However, in 1990, 90 acres of the land was allocated to the Public Works Department (PWD) violating the initial agreement. Therefore, the current status is three parties namely the Ministry of T&T, PWD and various private owners have become the explicit stakeholders of today's Korail settlement. Gradually, the T&T staffs, local musclemen, and godfathers grabbed the unoccupied land during 1990s, and rent out the inexpensive houses to the underprivileged people [3]. At present, government has assigned RAJUK (Rajdhani Unnayan Kartripakkha or Capital Development Authority) to take care of the overall function of the Korail community.

Availability of the low-rate housing, well-acquaintance with the location, and proximity to livelihood opportunities — are the three factors which have provoked migrants to move to the Korail community [1]. At present, many of the inhabitants have become the owner of their spaces which is unlawful. The whole community has been suffering with the constant threat of eviction owing to the land ownership dispute [1].

3 Socio-demographic Profile of the Community

The Korail community is the resident of above 100,000 people who migrated here because of diverse reasons relating to socio-economic and environmental. All people of this settlement are using Bangla as their mother language. Above 95% of the residents are Muslims, following Hindus (4%). Rest of the people are either Christian or Buddhist. First day of the Bengali year is celebrated as the Pohela Boishakh" throughout the whole community irrespective of their age, gender and religion.

The place is the hub of informal economy with various kinds of small-scale businesses, for instance, mobile sale and repair store, food catering service, tailoring, boutique, salon, grocery store, hardware store and so on. While men are mostly engaged in outside economic activities like garments sector, driver of various types of vehicles, day laborers, office peon, carpenters, security guard etc, women are mostly engaged with in-house economic activities like sewing, embroidery, preparing food, maid both in houses and offices etc. With their income, they manage their survival from hand to mouth, and they spend the maximum percent of monthly income for food and accommodation.

4. Service Delivery

4.1 Water

Piped water source is the main media of collecting water in this community. The main service provider is NGO/CBO like Dushtha Shasthya Kendra (DSK), Dhaka Water Supply and Sanitation Authority (DWASA) and neighborhood groups. A water pumping system was installed in 2013 by DSK. Residents were satisfied with the quality and payment system of water. After installation,

the residents were used to pay water bill through meter. However, with the passage of time the water mafias/ local politicians have taken control over the water flow and converted water commodity as a business. At present, every household is entitled to get water supply for 30 minutes to 1 hour a day maximum. Furthermore, there is no fixed timing regarding water's availability amidst 24-hour period. Surprisingly, water is readily available during late-night. However, the community receives 60% water supply from the DWASA/DSK pipe line system (see Figure 2) and 40% bought from outside of the area with a monthly payment [3]. Very few numbers of tube wells (see Figure 3) are available in this community. Lake water is also used to serve other purposes like cooking, cleaning by the a few numbers of people in this community [3].





Figure 3: Status of the water service provisions in the Korail community; (a) the pipes lay over the ground to supply water and (b) piped water is stored in a water tank (Field work, 2022).

4.2 Sanitation

The sanitation condition is very unhygienic and vulnerable. The community has prevalence of having hanging latrines though there are bucket and water seal latrines too [3]. Latrines are constructed either with individual's own costing or by the NGOs/CBOs.

4.3 Energy

Every household is entitled with electricity connection following an illegal manner where the local leaders control the system. The electricity usage is calculated based on point system, for instance one electric fan is one point; one electric light is one point. The cost of the point varies seasonally, for instance if electric fan is considered as a unit, the unit costs \$ 2 during summer but \$ 1 during winter because of the minimal usage of the electric fan (Fieldwork, 2022).

Community people are highly dissatisfied with the gas supply system as gas supply is available during late-night. So, people are mandate to purchase firewood for cooking during daytime which is very costly (\$ 8/month) (Fieldwork, 2022).

4.4 Transport

The roadway patterns are so disorganized and dense that a three-wheeled vehicle could hardly move through the road. The passage to exit from the house is so narrow that an ambulance could hardly enter to the household to carry a critically injured patient (see Figure 4). The working personals usually go and return home by foot. They also commute via CNG and bus whenever necessary. The monthly transportation costs \$ 10-20 for transport purpose. Previously they commuted via boat trip to reach at their working destinations which is now closed by the city corporation authority.

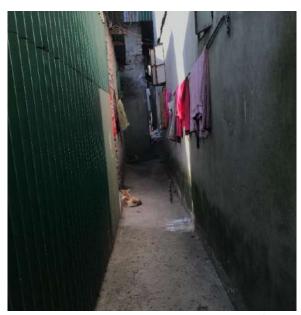


Figure 4: A narrow passage to exit and enter the house (Field work, 2022).

4.5 Communication

Almost every household has a mobile phone and have an internet connection. They use financial services such as money transfer though the mobile phones as well. Most of them have televisions and many also have access to cable networks.

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A Summary of the Community Profile of Ershad Nagar Informal Settlement

Ershad Nagar Informal Settlement is situated at the extended part of the Korail informal settlement which has also occupied the government land. It has established in the era of 1990s. Around 12,000 people live in this settlement where majority of them are internal migrants. Most of the houses are line houses; though detached and semi-detached houses are present. Tin-thatched roof with brick/cement floor is the common type of housing material in this settlement. People mostly use piped water systems, and pay a flat rate costs about \$3 - \$5 each month on average. The majority of the households have sanitary latrine flash. Keeping garbage in open space outside the home is the common scenario across the settlement. Most of the electricity connections are illegal. NGOs facilitate the pregnant women to get health care facilities only with a charge of \$ 0.18.



Name - Ershadnagar

Location - Mohakhali, Dhaka

Population – 12000

Household - 3500

Religion - Muslim

Active NGOs - Brac, DSK, UKaid, Save the Children

1 Location and Physical Layout Characteristics

Ershad Nagar Informal Settlement is situated at the extended part of the Korail informal settlement (see Figure 1) which has also occupied the government land. It was established in the era of 1990s. Around 12,000 people live in this settlement where majority of them are internal migrants. From now on, the Ershadnagar informal settlement shall be referred to as the "Ershadnagar community".

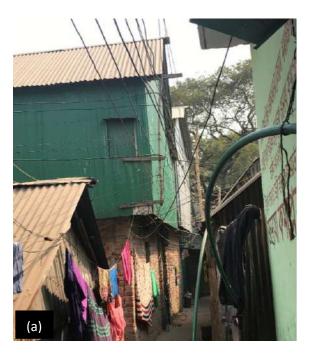
1.1 Physical Layout

As the Ershadnagar community is situated in Dhaka (the capital city of Bangladesh), it experiences all the typical challenges alike Dhaka. The city has housed around 20 million people which has placed Dhaka as the ninth densely populated city in the world [1]. The city receives half a million internal migrants annually [2], and places this community in the informal shack like settlements called slum. Some slums in Dhaka have a population density as high as 200,000

per sq. km., almost forty times the average density of London [1]. Therefore, the city holds an explicit example of spatial inequality including socio-economic and political challenges [1]. Alike other informal settlements in Dhaka, the Ershadnagar community is susceptible to extreme heat and flooding.

1.2 Housing Structure

The housing condition of the Ershadnagar community is mostly similar to that of Korail housing. Mostly the houses are tin-thatched roof with brick walls. Line houses either detached or semi-detached are also present here (see Figure 2). These housing materials like tins, bricks are susceptible to firing. Presence of single front door and no windows elsewhere makes the houses uninsulated, dark and extremely hot during summer season.



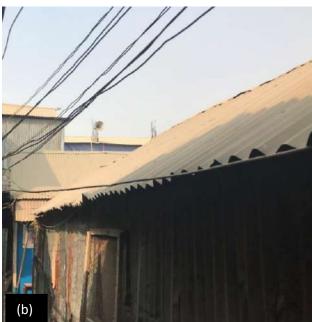


Figure 2: Housing status in the Ershadnagar community; (a) corrugated tins used for roofing and Bricks used for walling purpose and (b) Tin-thatched line houses (Field work, 2022)

2 Socio-demographic Profile of the Community

The Ershadnagar community is the resident of nearly 12,000 people most of whom are migrants. Most of the residents are relocated from different places of the country for their livelihood; predominantly came from Bhola district (a southern coastal district in Bangladesh) owing to river erosion. The area is politically stable, and situation is relatively calm as the same party has been ruling the country since 2009 and the opponent parties are almost inactive right now. No major causality has been reported recently.

All people of this settlement are using Bangla as their mother language. Above 95% of the residents are Muslims, following Hindus (4%). Rest of the people are either Christian or Buddhist. First day of the Bengali year is celebrated as the Pohela Boishakh" throughout the whole community irrespective of their age, gender and religion.

3 Service Delivery

3.1 Water

The households mostly use piped water or tubewell for drinking, cooking and other purposes (see Figure 3). The main service provider is NGO/CBO (e.g., DSK). Even though most of the households have water readily available all day; there are frequent disruptions in the access to source. Most of the households pay a flat rate each month which costs about \$3 - \$5 on average (Field work, 2022).





Figure 3: Status of the water service provisions in the Ershadnagar community; (a) the pipe-connection with the households for supplying water and (b) A tubewell for the water collection purpose (Field work, 2022).

3.2 Sanitation

Most of the toilets in this settlement have piped sewer system. The main agent in sanitation facilities are the residents themselves. However, some toilets are also arranged by NGO/CBO. Majority of the households do not need to pay for the sanitation service (Fieldwork, 2022).

3.3 Transport

Most common mode of transportation is public bus and rickshaw. Monthly cost for transportation ranges from \$10 - \$20. Some of the residents' occupations are involved with the transportation sector such as rickshaw/van puller, auto-rickshaw driver, bus helper etc. (Field work, 2022).

3.4 Energy

The households have electricity connection illegally; the local musclemen are the agent to provide household electricity connection. There is no electricity meter in the houses. Monthly average electricity bill ranges from \$5 - \$10 per month. Most of the houses use gas line for cooking; though gas supply is very limited in that locality and people use firewoods for cooking purpose which costs around \$5 monthly (Field work, 2022).

3.5 Communication

Most of the residents use the mobile phones for communication. Internet connection is available through mobile phones and they use financial services such as money transfer as well. They also use television and radio and other electronic devices (Field work, 2022).

References

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- [2] M. R. Khan, S. Huq, A. N. Risha, and S. S. Alam, "High-density population and displacement in Bangladesh.," *Science* (80-.)., vol. 372, no. 6548, pp. 1290–1293, 2021.

A Summary of the Community Profile of Kollyanpur Pora Bostee

Kalyanpur Pora Bostee is one of the larger informal settlements in Dhaka with a population of about 20,000. The land where the settlement resides is owned by the government body, the Housing and Building Research Institute (HBRI). The settlement began occupying the government land from the late 1980s onwards. Therefore, the owner and the squatters are in clear terms of disputes. Yet, people do not have legal documents to claim ownership of the land. Nearly one-third of the residents are internal migrants who left their place of origin due to riverbank erosion. Most of the houses are lined house. Typically people live in single-bedroom houses having an area of about nine square meters which can hold four persons on average. Re-used corrugated iron and the bamboo frames are the materials to build the dwellings. Tubewell, pipe and tap water are the sources of drinking water. Water is almost always available. Most of the toilets are either septic tanks or pit latrines. Often, water points and latrines are shared communally. Adjacent water bodies are used for dumping solid wastes. Most of the electricity connections are illegal. NGOs facilitate pregnant women to get health care facilities only with a charge of \$ 0.18. Intense poverty along with serious level socio-political exclusion are the scenarios of this settlement.

1 Location and Physical Layout Characteristics

Kalyanpur Pora Bostee (KPB), is one of the prominent informal settlements in Dhaka, situated in Mirpur (see Figure 1). The land where the settlement resides is owned by the government body, and the settlement began occupying the government land from the late 1980s onwards [1]. It was on October 13, 1989 when a group of people set fire by pouring petrol purposively. In this incident, 800 houses were completely burnt and people along with children died. Since then, the settlement has been known as 'Pora Bostee' [2]. However, the settlement is the resident of approximately 20,000 people occupying about 75,000 sq. m. area. The people in this settlement are laborious and amicable in behavior [1]. From now on, the Kalyanpur Pora Bostee shall be referred to as the "KPB community".

1.1 Physical Layout

As the KPB community is situated in Dhaka (the capital city of Bangladesh), it experiences all the typical challenges alike Dhaka. The city has housed around 20 million people which has placed Dhaka as the ninth densely populated city in the world [1]. The city receives half a million internal migrants annually [3], and places this community in the informal shack like settlements called slum. Some slums in Dhaka have a population density as high as 200,000 per sq. km., almost forty times the average density of London [1]. Therefore, the city holds an explicit example of spatial inequality including socio-economic and political challenges [1]. Alike other informal settlements in Dhaka, the KPB community is susceptible to flooding as Dhaka is a flood-prone city. Also the KPB community suffers with severe heat because of the tropical summer, and uninsulated housing condition [1].

1.2 Housing Structure

The housing condition of KPB community is extremely fragile, made of on bamboo frame with reused corrugated tin roofing and walling (see Figure 2). Most houses consist of a single room of about 9 sq. m., accommodating on average a four-person family which represents the typical dwelling scenario of other informal settlements in Dhaka which is 7-9 sq. m. Presence of only single front door and no windows elsewhere makes the houses awfully hot during summer season. Also, lack of ventilation to release smokes produced from cooking stoves makes the houses exacerbate the heat [1].



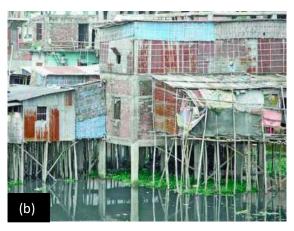


Figure 2: Housing status in the KPB community; (a) corrugated tins used for roofing and walling purpose [1] and (b) bamboo frames used for stilt housing [4]

Along with poor ventilation and extreme heat, darkness is also a problem in KPB housing. Darkness occurs as the natural sunlight is restricted to enter inside the housing because of the absence of windows and open spaces [1].

2 History of the KPB Community Establishment

There exists no formal tenure allocation proposals for the KPB community. Rather the Housing and Building Research Institute (HBRI) is the original owner of the land property. HBRI is a government research institute who had allotted the land to establish the institute's objective on investigating sustainable housing materials and technologies. However, the KPB community began occupying the government land from the late 1980s onwards. At present, while HBRI considers the KPB community as the intruder, the KPB community views the HBRI body as their enemy. Thus there exists clear disputes between these two parties [1].

3 Socio-demographic Profile of the Community

The KPB community is the resident of nearly 20,000 people most of whom are migrants. Almost half of the migrants are from Bhola district (a southern coastal district in Bangladesh) owing to

river erosion. Affordable housing, available livelihood opportunities, escaping from climatic disasters are some of the factors which had influenced the migrants to choose the KPB community. Despite all these, existing tenure insecurity is the underlying cause of poor housing habitability and restricted access to local utilities [1].

All people of this settlement are using Bangla as their mother language. Above 95% of the residents are Muslims, following Hindus (4%). Rest of the people are either Christian or Buddhist. First day of the Bengali year is celebrated as the Pohela Boishakh" throughout the whole community irrespective of their age, gender and religion.

The place is the hub of informal economy with various kinds of small-scale businesses, for instance, mobile sale and repair store, food catering service, tailoring, boutique, salon, grocery store, vegetable & food market, hardware store and so on. Those who have a little reliance on electricity use pedal driven sewing machines as an income source to continue sew and repair garments from home. The average households' income ranges from \$3 - \$5 [1].

4. Service Delivery

4.1 Water

Sources of drinking water for most of the households are tubewell (see Figure 3), piped water and public tap; these are also common sources to water for cooking and other purposes. The services are mostly provided by NGO/CBO (e.g., DSK) or are public utility (mostly public taps). Most of the households pay a flat rate each month costing around \$2-\$4. Water is almost always available in the sources with occasional disruptions (Field work, 2022).



Figure 3: Shared communal water point at the KPB community [1].

4.2 Sanitation

Most of the toilets have septic tanks or are pit latrines. NGO/CBO (e.g., DSK) is the main service provided here; the residents pay monthly \$1 (approx..) for the facility (Fieldwork, 2022).

4.3 Transport

People usually use rickshaw or walk on feet to move one place to another in their residents. When they go outside from their locality, usually they use public bus. Monthly transportation cost is around \$6 -\$7. Some of the residents' occupation are involved with the transportation sector such as rickshaw/van puller, auto-rickshaw, motorcycle, bus helper and push cart etc (Field work, 2022).

4.4 Energy

All the houses have electricity connection through local leaders or from national electricity board; but most of these are illegal lines. These houses don't have electricity meter. On average, the monthly electricity bill ranges from 400-500 BDT which varies based on usage. Most of the households use liquid propane gas (LPG) as well as firewood for cooking. Expenses to cooking fuel costs around \$10 per month (Field work, 2022).

4.5 Communication

Most of the residents use the mobile phones for communication. Internet connection is available through mobile phones and they use financial services such as money transfer as well. They also use television and radio and other electronic devices (Field work, 2022).

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A Summary of the Community Profile of Chalantika Informal Settlement

Chalantika informal settlement (also known as Jheelpar Slum) is situated at Dhaka City Corporation area. Approximately 10,000 people reside in this settlement. Dwellings are occupied by the rural migrants who incurred forced migration due to the poverty and lack of income opportunities in the rural areas. The settlement has been built-up on the government vacant land where the housings are made of with flimsy materials. Most of the houses are line house; though detached and semi-detached houses are also visible. Most of the households use piped and tap water where the water is supplied two to three hours per day mostly during night. For water purpose, people use to pay a flat rate costs about \$2.5 - 4.5 each month on average. Hanging toilet is prevalent in this area. Shared toilet facility is a common scenario in this settlement. The settlement is absent with any fixed waste collection mechanism. NGOs facilitate pregnant women to get health care facilities only with a charge of \$0.18.

1 Location and Physical Layout Characteristics

Chalantika Informal Settlement is situated In Mirpur area of the capital Dhaka which is the house of around 10,000 people [1] (see Figure 1). The settlement is also renowned as Jheelpar Slum which mainly consists of people from the lower income bracket - garments workers and domestic help. Government is the owner of the piece of land where the dwellers are residing now which means the residents of this settlement have no ownership on the possessions over the land. From now on, the Chalantika Informal Settlement shall be referred to as the "Chalantika community".

1.1 Physical Layout

As the community is situated in Dhaka (the capital city of Bangladesh), it experiences all the typical challenges alike Dhaka. The city has housed around 20 million people which has introduced Dhaka as the fastest growing megacity in the world [2]. The city receives 300,000 – 400,000 internal migrants annually [2] and places this community in the informal shack like settlements called slum. These slums have been holding around 35% of Dhaka's population [2]. Therefore, the city holds an explicit example of spatial inequality including socio-economic and political challenges. The community is very vulnerable to firing hazard as two consecutive fires in 2019 and 2020 have caused burn injuries to the victims and over 1000 shanties to be collapsed [3]. Frequent fire incidents in the Chalantika community have created doubts among the residents whether they will be allowed to rebuild their houses as not them rather government owns the piece of land [4].

1.2 Housing Structure

Most of the houses are line house, though detached or semi-detached houses are also visible. The houses are either self-built or rented. Majority of the households do not have any documents for the houses as well. They are reluctant to store documents regarding housing as they are lacking with land ownership where they have been living. The housing condition of the Chalantika community is extremely precarious, made of sheet metal and bamboo pole (see Figure 2). Typicallly, a family of 4-5 people use to live in a shack like settlement [1].



Figure 2: Housing status at the Chalantika community; sheet metal and bamboo pole are used for roofing and walling purpose [1]

2 Socio-demographic Profile of the Community

Like other informal settlements in Dhaka, the Chalantika community is the place of internal migrants who choose to migrate here in search of livelihood opportunities. Migrants from the coastal districts specially from Barisal, Bhola and Faridpur lost their majority of the possessions due to flooding and river erosion . Recent people from the Northern-Western districts like Rangpur, Gaibandha, Kurigram, Lalmonirhat, Nilphamari, Mymensingh, and Sherpur have started to migrate here due to seasonal famine.

All people of this settlement are using Bangla as their mother language. Above 95% of the residents are Muslims, following Hindus (4%). Rest of the people are either Christian or Buddhist. First day of the Bengali year is celebrated as the Pohela Boishakh" throughout the whole community irrespective of their age, gender and religion. There exists a transgender community in this settlement.

The Chalantika inhabitants mainly work as garments workers, rickshaw (three-wheeler vehicle) (see Figure 3). or three wheeler goods carrying pullers, day-laborers, brickcrushers, construction workers, cleaners and domestic helpers.



Figure 3: Three-wheeled rickshaw vehicle to serve livelihood purpose.

3. Service Delivery

3.1 Water

Sources of drinking water for maximum household are piped and tap water; which is also a common source for cooking and other purposes. Among other sources, vendors (tanker/truck) and tubewells are also available. The households get water supply from the govt. (e.g., WASA) as well as from NGOs/CBOs (e.g., DSK). The residents get supplied water for 2/3 hours per day and water is more readily available at the nighttime. Though often there is no specific time regarding water availability. Most of the households have no meter and pays a flat rate of around \$2-\$4 each month (Fieldwork, 2022).

3.2 Sanitation

In the settlement, most of the households use septic tank and piped sewer system; hanging toilets are also prevalent is the area. Most prominent agent to provide sanitation service are the NGO/CBOs (DSK); though a large number of households manage the service through neighbourhood groups or build the toilets themselves by paying a builder. Most of the households do not have to pay for the facility; those who pay, the bill counts on average \$2 monthly (Fieldwork, 2022).

3.3 Transport

The roads in these settlements are so narrow that people walk from one place to another in their residents. When they go outside from their locality, usually they use local transportation - mostly bus and rickshaw (three-wheeler). Expenses in transportation costs

around \$7-\$9 on average monthly. Some of the residents' occupations are involved with the transportation sector such as rickshaw/van-puller, auto-rickshaw, bus helper and pushcart etc (Field work, 2022).

3.4 Energy

The houses have electricity connection and the various agencies are engaged in the service provision – local leaders, national electricity board as well as neighbourhood groups; though almost all the houses are without any electricity meter. On an average, the households pay around \$5 for electricity use – the bill varies on the usage. Most of the households use gas line for cooking, however, the use of firewood and electricity is also prominent. On an average, the monthly expenses for cooking fuel are around \$7 BDT (Field work, 2022).

3.5 Communication

In the communication sector, most of the residents in the settlements have mobile phones. They also use television and radio and other electronic devices. While a lot of the mobile phones have access to internet connection; majority of them do not have internet connection. The residents also use mobile phones for money transfer and phone banking (Field work, 2022).

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