

Evaluating the Policy Outcomes for Urban Resiliency in Informal Settlements since Independence in Dhaka, Bangladesh: A Review

Ishrat Momtaz Badhan^a / Asma Siddika^b

^a Department of Architecture, Ahsanullah University of Science and Technology, Bangladesh
Corresponding author: badhan1001014@gmail.com

^b Department of Architecture, Ahsanullah University of Science and Technology, Bangladesh

Received 2019-06-29; Revised 2019-09-24; Accepted 2019-09-30

ABSTRACT

Today's cities are characterized by the process of urbanization, which in most cases is integrated with the escalation of informal settlements due to excessive migration followed by a housing crisis. This is a common situation for most cities in developing countries, such as Dhaka, the capital city of Bangladesh. Dhaka has emerged as one of the fastest growing megacities in recent times, which receives a major number of rural to urban migrants annually due to its growth as the major economic hub of Bangladesh. Dhaka has one of the largest populations among all global cities, which results in a critical challenge for urban areas that are experiencing very fast growing slum and squatter settlements. Considering the global concern toward urban resiliency, several policy approaches such as eviction, resettlement, and upgrading have been adopted to deal with slum (bastee) settlements of Dhaka since independence in 1972. The objective of this study is to analyse these adopted policies chronologically by reviewing the policy outcomes of other South Asian countries. The study follows a theoretical analysis from secondary resources and finally makes a summary of different policies and their outcomes.

Keywords: *slum, settlements, urban, policy approach*

INTRODUCTION

Today the majority of the world's population lives in cities which contribute towards resulting critical challenges in urban areas, such as the merging of urbanization, changing geopolitical contexts and climate change. In understanding these probable pressures, cities around the world are increasingly recognizing the implications of building on their resilience. The term resilience is defined as "the ability to prepare and plan for, absorb, recover from, and more successfully adapt to adverse events" (TNA, 2012) (P. 14). In the meantime, planning efforts aimed at enhancing urban resilience are informed by a huge body of research that deals with multiple scopes of urban resilience, mainly focusing on non-physical aspects, predominantly related to environmental, social, institutional, and economic dimensions of resilience. Research on the physical aspects of resilience is mainly related to infrastructure resilience, including buildings, transportation, water, and energy systems, in particular, exploring how the physical form of cities can detract from urban resilience (Sharifi, 2019) changing geopolitical contexts, and climate change. The physical form of cities has significant implications for their capacity to deal with adverse events and changing conditions. This paper focuses on streets as major constituent elements of urban form. It offers a review of the theoretical discussions and empirical evidence on how design and configuration of urban streets and street networks can contribute to/detract from urban resilience. For the purpose of this study, measures related to urban streets are divided into two broad categories: network topology and design and orientation. Network topology is used to represent urban street network as a combination of nodes and links. Relationships between urban resilience and different centrality and connectivity measures related to network topology are discussed. The design and orientation category explores the possible effects of street width, street edges, street canyon geometry, and street layout and orientation on resilience of cities. It is discussed that all topology and design measures have implications for urban resilience. Appropriate physical form of urban streets can contribute to urban resilience by, among other things, ameliorating urban microclimate, reducing energy consumption and its associated Greenhouse Gas (GHG). In science and policy circles, the concept of 'resilience' is increasingly used to recognize the critical need to build urban resilience as an organizing principle to guide research design and facilitate a more informed decision-making process.

Worldwide urban life owns informal settlements as an inherent culture due to the imitation of cheap labor, shaped by prevailing productive potency. In 1970, a conception of overcoming accelerated rural-urban migration by economic development in an urban context deeply influenced post-World War II reconstruction policy models based on low-cost housing programs, which improved the housing environment by eliminating squatter settlements, rather than a slum upgrading policy. As a result, the situation was aggravated by post-independence economic constraints and resulted in spatial segregation in cities. One-third of the world's urban population today has no access to adequate housing, access to safe water and sanitation and lives in overcrowded and unserved slums situated on marginal land (UN-HABITAT, 2003). The situation is being intensified by two factors: a lack of planning or preparation for urban growth and a rapid increase in both inequality and poverty. Slums and urban poverty are not just a manifestation of a population explosion but are a result of a failure in urban housing policies. Acknowledging that, the slow pace of economic development of the South has meant central slums of developing countries have to undergo the next phase of redevelopment through a participatory approach by slum dwellers (Jahan, 2016).

The objective of this study is to understand policy adaptation and outcomes regarding slum growth and the housing crisis in the context of Bangladesh as well as reviewing policy adaptation in other south Asian countries. Finally, the study makes a summary of seven major adopted policies since independence with the effects or outputs.

METHODOLOGY

This study considers a theoretical approach towards the critical analysis of slum growth and housing policies in Dhaka, Bangladesh. The paper reviews these policies chronologically and finally makes an analysis by comparing the adopted policy outcomes in other south Asian cities, mainly in Mumbai. The study is inspired by Jones's (2002) "cause-effect" model to identify the impact of seven major housing policies regarding slum and squatter settlement in Dhaka that have been implemented since independence (Jones, 2002). The study is based on secondary literature on slums and squatter issues by finding studies on slum living conditions and issues that have been procured based both on general and individual case studies and reports. The following

types of materials have been used for the study: (a) International mission/ visit reports; (b) Government reports; (c) Research reports; (d) Journal articles; (e) Theses/ dissertations; and (f) Newspaper articles/ reports.

THEORETICAL BACKGROUND

General policy adapted for slum growth and housing crisis

Effective approaches must go beyond addressing the specific problems of slums (inadequate housing, infrastructure or service). Western-style slum clearance has been the major response in many developing countries, despite its proven inadequacies. (Choguill, 2007) has again classified

the housing policies into three phases. The first phase deals with construction of more public housings. During the second phase the emphasis is shifted to self-help before finally in the third phase there is an adopted enablement strategy. Figure 1 shows the approaches towards housing policy.

The chronological approaches dealing with urban poverty are (Figure 3) :

- **Slum Eradication:**

Scenarios involving eviction occurred during the 1960 and 1970s as a response to the slum up-grading program. Informal Community settlements were rarely offered available resettlement options. Evictions were usually justified by the implementation of urban renewal projects and the construction of urban

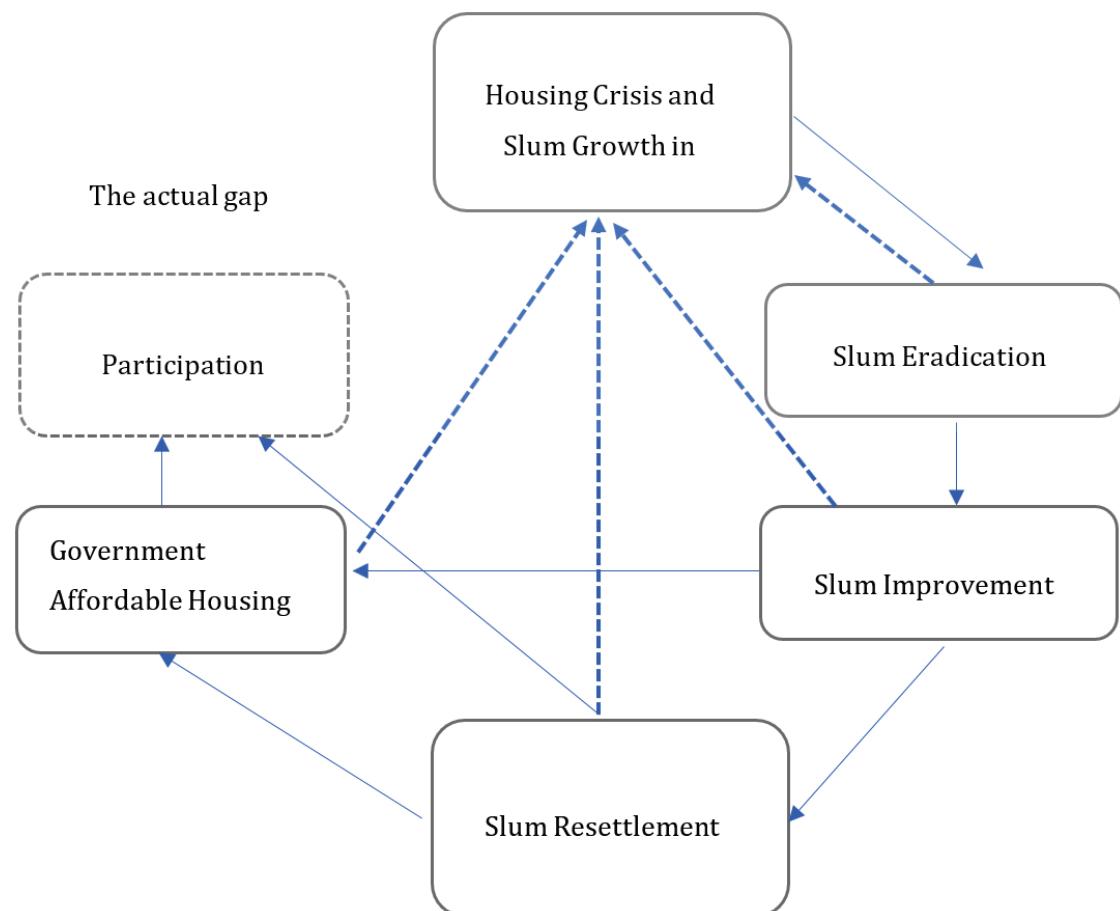


Figure 1:
Approaches towards housing policy-making (Bardhan et al., 2015).



Figure 2 :
Chronologically adapted policies for eradicating urban slums (UN-HABITAT, 2003).

infrastructure. Therefore, the highest pressure was exerted on inner-city slum dwellers, which shifted them to the periphery of the cities to the rural-urban fringes, where access to land was easier but planning control was non-existent. Demand for land and housing of urban poor in this era gave rise to the rapid development of informal squatter settlements (UN-HABITAT, 2003).

• **Slum improvement**

Self-help and an in situ upgrading approach which stemmed from the late 1970s to 1990s were mostly unsuccessful and tended to focus on three main areas of concern:

- Provision of basic urban services.
- Provision of secure tenure for slum dwellers and the implementation of access to land.

Early evaluation reports of the largest upgrading programs –

- Calcutta (US\$428 million): 3 million people were assisted in Calcutta, and reported deaths from waterborne diseases fell by more than a half during the 1970s.
- Jakarta (US\$354 million) and Manila (US\$280 million): 200,000 squatters who lived here underwent a 'fantastic improvement' by 1981 with greater stability and community cohesion (UN-HABITAT, 2003).

• **Slum resettlement and Govt. affordable housing:**

Resettlement of slums can be undertaken with the agreement and cooperation of the slum households affected, such as the resettlement of squatters on railway land in Mumbai, India, in conjunction with an NGO, Indian Railways and the World Bank. At worst, resettlement is better than forced eviction with no attempt at consideration of the social and economic consequences of moving people to distant areas with no access to urban infrastructure (UN-HABITAT, 2003).

• **Participation**

This is currently the best practice in which there is participatory slum improvement for addressing the challenges of slums in developing countries. At the same time, growing political influences affect the scope of new policy approaches, which act with increasing autonomy from national governments. A 2001 report on the implementation of The Habitat Agenda emphasizes:

- The role of governments in improving the housing conditions of the most vulnerable groups;
- The importance of enabling policies, including community development and participatory housing restructuring to create a link between sustainability and income generation (UN-HABITAT, 2003).

Contextual exploration through adaption of the slum upgrading policy in Southern Asia

The housing crisis and slum growth have continued to be a major concern in areas of developing cities. For example, the megacity of Mumbai adopted ten policies in the post-independent era. Side

effects emerged through the urbanization process, initiating from the Bombay Rent Control Act of 1947 until the Cluster Development 2014; however, the problem still persists because of the huge gap in the implementation process, higher maintenance costs and land acquisition by the strong real estate market (Bardhan *et al.*, 2015). Table 1 shows housing policies and effects in Mumbai.

Table 1: Cause and Effect Diagram Showing Impacts of Housing Policies in Mumbai
(Bardhan *et al.*, 2015)

POLICY		EFFECT
The Rent Control Act of 1947		Lack of interest by landowners to create new housing stocks
The Slum Area Improvement and Clearance Act of 1956		No mention about the resettlement to evicted households
The Slum Areas (Improvement, Clearance and Redevelopment) Act of 1971		Resettlement done in other informal areas
The Maharashtra Vacant Land Act, 1975		Large scale eviction without proper resettlement
Slum Up-gradation Programme (SUP), 1985		Lack of widespread impact
The Prime Minister's Grant Project, 1985		Shortage of transit settlement, delays in construction, higher prices and a lack of awareness
Slum Redevelopment Scheme, 1991		No alternative scheme for ineligible section And lack of interest of private developers
Slum Rehabilitation Scheme, 1995		Huge gap in Implementation Process, higher maintenance cost, affects the occupational structure of the resident and success depends on the strength of real estate market
Cluster redevelopment, 2014		Effects yet to be recorded

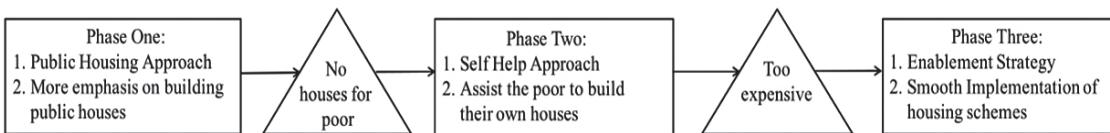


Figure 3:
Phases of Housing Policy (Bardhan *et al.*, 2015)

In Figure 3, the triangles in the diagram symbolize the gaps in the schemes implemented. The gap in the first phase refers to the houses built that did not reach the poor and whose needs remained unfulfilled. In the second phase, although the emphasis was on generating housing through self-help, it proved to be a very expensive endeavor. Finally, the emphasis was shifted to an enablement approach, whereby individual nations could develop policies to solve their indigenous problems and that effort could be spent on removing the bottleneck so that the housing schemes could be smoothly implemented (Bardhan *et al.*, 2015).

In Karachi, Pakistan, the first major slum upgrading and poverty alleviation program was proposed for the period 1988 to 1993. The program largely failed to meet its targets due to faulty land records. The Social Action Programme of 1993 supported NGOs for infrastructural improvements but failed largely due to a lack of capacity. Although notable successes have been achieved in terms of infrastructural work, too little has been done to effectively address poverty and poor shelter conditions. The participatory approach adopted in the slum relocation initiative was a key contributing factor to the success of the endeavor (UN-HABITAT, 2003).

In Bangladesh, from decolonization in 1947 to 1970, an unequal capitalist relationship grew between the developed core and undeveloped periphery. An illegal squatter settlement emerged, generally formed inside Dhaka usually alongside rail tracks and in isolated pockets close to the squatters' places of work. Since independence in 1971, Dhaka has appeared as 'a city of slums', handicapped by a local policy vacuum, and has continued along the path of the public housing provision approach and constructed several dwelling units for distressed people. Instead of assisted self-help housing schemes, slum up-gradation emerged as a key form of intervention in Dhaka but without the land tenure issue being tackled (Ghafur, 2011).

From 1990 to present, neo-liberal housing strategy concern for the urban poor's access to basic urban services remained as important as in the previous development paradigms. The earlier problem of 'up-scaling' housing projects to meet the growing need was thought to be addressed through market enablement. The first concrete step was the preparation of the National Housing Policy (NHP) in 2004. Alleviation of poverty in Dhaka became more comprehensively evident in the 'Urban Poverty Study in Bangladesh' in 1995 and the 'Urban Poverty Reduction Project' in 1996 (Ghafur, 2011).

The relevance of adapted policies/strategies in Dhaka city

Socio-economic profile of Dhaka city

Dhaka is the capital city and the largest city of Bangladesh, containing 34% of the national urban population. After liberation in 1971, slum settlements accelerated due to a high rate of annual rural migration. Spatially, the distribution of slums has remained similar during the last three decades, with more visible growth in peripheral and suburban areas due to different land prices between core and peripheral areas (Centre for Urban Studies, 2006). Compared to public slum property, private slum property is on the increase because the government has become more alert to defending its land against squatters.

Dhaka slums occupy only 5.1% of the city's total land (1,542 hectares where density is 891 persons/acre) but accommodates 37.4% of the total city population.

Table 2 shows the profile of slums in Dhaka city, which demonstrates a declining trend for squatter settlements. To impart provisions to urban facilities for improving slum and squatter development, 70% of the slum had at least one NGO providing some sort of service to them (Centre for Urban Studies, 1988).

Table 2: Declining Profile of Squatter Settlements in Dhaka (Ghafur, 2011)

Year	Slum Population	Total Land (in acre)	Density (person per acre)	Slums in <i>Public</i> and Private Land (in percentage)
2005 ^a	3,420,321 (DMA)	3840	891	9.0 and 89.8
1995 ^b	1,104,600 (DMA)	1038	1064	22.5 and 77.4
1988 ^c	1,010,042 (DMC)	1340	665	29.2 and 65.1
1982 ^d	730,000 (DMC)	600	1216	29.4 and 63.9

Policy approaches regarding slum settlement in Dhaka city

Between 1996 and 2005, the total slum population of Dhaka more than doubled from 1.5 to 3.4 million (slum communities increased from 3,007 to 4,966)

(Bangladesh Bureau of Statistics (BBS), 2014). The government of Bangladesh disbands these slums by eviction, which prevails strongly and only redistributes poverty to a less valuable area (Rahman, 1999). A number of policy approaches were adapted to tackle the slum settlements of Dhaka City.

(a) Policy related to clearance and eviction

Year of implementation:	1971-1995
Objective:	<ul style="list-style-type: none"> Environmental clean-up, land grab, and infrastructure development.
Impact:	<ul style="list-style-type: none"> Wide-scale eviction of slums and squatters. Create traumatic experience among slum dwellers leading to human rights violations.

Slum populations in Dhaka City, settled temporarily on public or private land, are often evicted from their settlements. From 1975 to 2004, there were 135 instances of evictions in Dhaka City, which clearly shows that evictions did not slow down since the adoption of the National Housing Policy in 1993 (World Bank, 2007).

There were four justification: i.e. (1) to improve or beautify the city; (2) to clear dens of criminals; (3) for fear that health problems will spread from slums;

and (4) to clear land for development or to build public offices.

Chronological eviction of slums from 1971 - 1995, often violated the rules that require 30 days' notice to legally evict (Rahman, 2001) leading to human rights violations. Eviction has three basic impacts on those affected: physical, economic and psychological. The fear of eviction makes people fatalistic; people lose confidence in themselves and feel discouraged to improve their housing c.

(b) Resettlements through Sites-and-Services Schemes; YEAR-1995

Year of implementation:	1975
Objective:	<ul style="list-style-type: none"> • Resettle squatter families • Improve slum environment.
Impact:	<ul style="list-style-type: none"> • No significant change- lack of co-ordination among participating agencies. • Economic livelihood seemed to be overlooked.

Resettlement through the sites-and-services schemes was attempted in three areas in Dhaka following the eviction of 173,000 slum dwellers in 1975. The three resettlement schemes were – (1) Dattapara in Tongi, (2) Chanpara in Demra, and (3) Bhashantek in Mirpur (Choguill, 1987).

The planning within the three projects was inadequate. Absence of squatters themselves in the solution process and the entire problem of their economic livelihood appeared to be overlooked or underestimated.

(c) Slum Upgrading Programme (SIP)

Year of implementation:	1980-1990
Objective:	<ul style="list-style-type: none"> • Improve the slum environment regarding utilities and services.
Impact:	<ul style="list-style-type: none"> • Little impact due to massive scale problem.

The Bangladesh government implemented upgrading programs in urban slums from the mid-1980s with UNICEF in some 25 cities, including Dhaka (UNICEF, 1988). SIP included the development of footpaths and drains, the installation of tube-wells, latrines and street lighting, which led to the improvement of the slum environment and health conditions of the poor and their quality of life.

Due to the massive scale of the problem, all programs together had very little impact on the improvement of slums in Dhaka, (WB, 2007). The projects only provided a partial solution to housing problems for an insignificant percentage of the urban poor. Due to the improvements, the price of land increased and pushed the poor to the peripheral areas of the cities where employment opportunities were scarce. (Wendt, 1997). Another important aspect was SIP had limited involvement of NGOs, both in number and activities in the enhancement of affordability through savings and micro-credit (World Bank, 2007) (Jahan, 2016).

(d) Back to Home (Ghore Phera) Programme

Year of implementation:	1999
Objective:	<ul style="list-style-type: none">alleviating urban povertyreducing rural-urban migrationimproving the city environment by encouraging slum dwellers to leave their unclean and unhygienic bastees.
Impact:	<ul style="list-style-type: none">The objective was not translated into reality regarding reverse migration because the benefits of cities were not fully present in rural areas.

In 1999, Bangladesh (Agriculture) Bank initiated a (back to home) program, which encouraged slum dwellers to return to their villages by offering them loans ranging from Taka 20,000 to Taka 150,000 and in some special cases Taka 3,00,000, to start income-generating activities.

It was assumed that people living in slum settlements for decades would return to their villages. The process coincided with slum eviction in 1999. It seemed that the selection process was not transparent and many people again came back to slums only a few months after taking the loan. In fact, for many people, it was pointless to leave behind extensive social and economic networks and employment opportunities (Rashid, 2009).

(e) Bhashantek Rehabilitation Project – Public-Private Partnership (PPP)

Year of implementation:	1998
Objective:	<ul style="list-style-type: none">constructing a modern satellite town for the slum dwellers and low-income people of Dhaka City.
Impact:	<ul style="list-style-type: none">Property capture the opportunities of high market value.The project was poorly fitted to the target population (Kamaruzzaman, 2006).

In 1998, the Bhashantek Rehabilitation Project (BRP) (47.9 acres, Mirpur-15, Dhaka) was launched with a view to constructing property for the slum dwellers and low-income people of Dhaka City. A total of 15,024 flats would be constructed, of which 9,024 for slum dwellers (Type-A: one room, 215 sq ft) and 6,000 for low-income families (Type-B: two-room, 395 sq ft).

The project was not appropriate for the target group, based on the affordability, cost recovery and replicating the concept and there was a clear disparity with its aim, which might not well curb the housing scarcity of the real-poor (Kamaruzzaman, 2006).

(f) Contracting for Health Services in Slum Settlements- Public-Private Partnerships (PPP)

Year of implementation: 2000-2001

Objective: • To offer affordable and accessible quality primary healthcare services toward the poor.

Impact: • Lack of a sense of ownership and trust in its continuity among the population.
• Limited access of slum dwellers considering unsuitable working hours of the program.
(Ahmed, 2007)

The concept of contracting out health services in slum settlements through a formal competitive bidding process was a pioneering concept in Bangladesh to reach out to the poor who live in slum settlements. Contracted NGOs were responsible for delivering a series of services including immunization, prenatal and obstetrical care, family planning, behavior-change communication and curative care, including the management of tuberculosis and childhood illnesses.

Ahmad (2007) has identified several weaknesses of the program – firstly, the accountability relationship is

not transparent, the program is costly due to high transactions, management and monitoring costs, the existing institutional arrangement was difficult to expand without external assistance, and there was a lack of a sense of ownership and trust in its continuity among the population. Even though the government is spending Tk 10.0 million on an average every year under the UPHC Project, essential health care is a far cry for slum and pavement dwellers (The Daily Star Online, May 19, 2011). The attempts have been insufficient compared to the scale of the problem. Therefore, a comprehensive citywide approach involving the various stakeholders is essential.

(g) NGO Innovative Initiatives and Approaches

Year of implementation: 2001

Objective: • Slum up-gradation within difficult environments with different initiatives.

Impact: • Some innovative approaches were taken such as:
- access to public water and sanitation services.
- development to render water and latrine services.
- minimizing the littering of waste in a slum settlement, to improve the environment and to create a source of income for poor slum dwellers.

Despite the above unsuccessful policy approaches, NGO initiatives towards slum upgrading can be state-of-the-art. Recently, BRAC has offered

affordable solutions for the poor supported by the government (World Bank, 2007). Table 5 shows the slum improvement projects in Bangladesh.

Table 3: Summary of slum improvement projects in Bangladesh (Rahman, 2016)

	NAME OF PROJECT	FUNDING AGENCY	PROJECT DURA-TION	COST, US\$ M (SLUM ONLY)	NO. OF MUNICI-PALS	NO. OF SLUMS	NO. OF FAMILIES
1	Slum Improvement Project	UNICEF	198588	0.10	5	25	2000
2	Slum Improvement Project II	UNICEF	198896	4.60	25	200	43000
3	Secondary Town Infrastructure Development Project I (slum component)	ADB	199297	0.62	10	43	255
4	Secondary Town Infrastructure Development Project II (slum component)	ADB	199601	1.28	22	100	10000
5	Secondary Towns Integrated Flood Protection Project II	ADB	199298	0.61	6	49	8356
6	Urban Basic Service Delivery Project	UNICEF	199601	5.8	4		165000
7	Community Empowerment for Urban Poverty Alleviation	UNDP	199601	10	4		120000
8	Municipal Services Project (slum component)	WB	199500		16		0
9	Urban Poverty Reduction Project	ADB	199802		1		0
10	Local Partnerships for Urban Poverty Alleviation Project	UNCHSUNDP	200007		11		
11	Urban Partnership for Poverty Reduction	UNCHSUNDP	200815	120	23		813,005

Summary of adopted policies

Table 4: Summary of Policy implementation in Bangladesh since independence

POLICY	YEAR	EFFECT
Policy related to clearance and Eviction	1971-1995	Large scale eviction created traumatic experiences among slum dwellers leading to human rights violations.
Resettlements through Sites-and-Services Schemes	1975	No significant change- lack of co-ordination among participating agencies.
Slum Upgrading Programme (SIP)	1980-1990	Little impact due to massive-scale problem.
Back to Home (Ghore Phera) Programme	1999	The approach did not work at all as people came back to slums again to get the city's facilities, which are absent in rural areas.
Bhashantek Rehabilitation Project	1998	The approach was poorly fitted to the target population by making the opportunity to high market value.
Contracting for Health Services in Slum Settlements Public-Private Partnerships (PPP)	2000-2001	Unsuccessful because of a lack of a sense of ownership and trust in its continuity among the population and by the limited access of slum dwellers.
NGO Innovative Initiatives and Approaches	2001	The most successful approach regarding has been able to help the residents of some slum dwellers in the city.

DISCUSSION

It has been said that various policies have been implemented from time to time to solve the housing crisis in Dhaka. However, none of them have been truly successful in a complete solution. The situation is also similar in Mumbai where various policies have been adopted but the gaps in each stage have led to initiating new policies, none of which offering an integrated solution. People migrate to cities like Mumbai to live a better life but the inability of the city to create adequate shelter for all of them hampers the growth of the healthy urban process (Bardhan et al., 2015).

The situation is similar to most cities in developing countries. Dhaka is a city of the dream for the

people of Bangladesh where around 62% people migrate from other parts of the country to live in. Recent research is more concerned with the topic of migration, which has led to serious problems in the city, one of which is slum growth. From the review of adopted policies in Dhaka, the study has observed that the factor of migration is indistinguishably related to the housing crisis in the city but none of the policies -except the 'Back to Home (Ghore Phera) Programme in 1999'- has a major concern in reversing migration. The 'Back to Home (Ghore Phera) Programme in 1999' approach was not at all successful mainly because of the absence of cities scope of work in rural settings. This act did not work properly hence rural areas did not facilitate like a city; therefore, rural up-gradation may play a part of slum up-gradation.

In Dhaka, three critical issues are identified in confronting the future growth of slums and squatters. At first, the availability of land for up-gradation and redevelopment; second, the provision of affordable housing; and third, current initiatives i.e. community participation in planning and implementing low-income housing (Mohit, 2012). The initiative of community participation in the planning process also seems like an important component in existing policies in Mumbai. From reviewing the policy approaches in Mumbai it can be seen that the absence of community participation is one of the issues of failure and Bardhan *et al.*, (2015) identify increased community participation as an inclusivity component to the existing policies. Finally, they suggest that the current need is to devise a policy framework which is both inclusive and participatory.

CONCLUSION

Finding a solution to improve the housing conditions of urban low-income groups is a multifaceted task. The approach of policy implementation has created a vacuum where the interest of improvement is getting lost and often reflects the political scenario rather than the real interests of the stakeholders (i.e. the slum dwellers). The lack of participation of the direct stakeholders has also kept the policymakers aloof of the actual requirements of the slum dwellers. Slum up-gradation cannot be restrained in slums in itself. In the end, it needs to be remembered that slums and inadequate infrastructure are signs of failed policies, bad governance, inappropriate legal and regulatory frameworks, dysfunctional land markets, unresponsive financial systems, corruption and last but not least – a lack of political will (Tannerfeldt, 2006). In addition, there is a need to initiate surrounding secondary cities to diffuse growth of the existing slum population and future migrants in Dhaka city. In response to urban resiliency, greater policy approach is required to minimize the rate of migration, which is the root of the problem. In short, it is a question of governments' observation of low-income groups to generate urban economic stability.

REFERENCES

Ahmed, A. (2007). *Provision of primary healthcare services in urban areas of Bangladesh - the case of urban primary care project*. Malmer: Lund University Economics Department.

Bangladesh Bureau of Statistics (BBS). (2014). *Census of slum areas and floating population programme 2014 statistics*. Bangladesh: Bangladesh Bureau of Statistics (BBS).

Bardhan, R. et al. (2015). Mumbai slums since independence: Evaluating the policy outcomes. *Habitat International*, 50, 1-11. doi: 10.1016/j.habitatint.2015.07.009.

Bhuyan. (2001). *Rural urban migration and poverty: The case of reverse migration in Bangladesh*. Dhaka: CIRDAP.

Centre for Urban Studies (CUS). (1988). *Slums and squatter settlement in Dhaka City*. Dhaka: CUS, Bangladesh.

Centre for Urban Studies (CUS). (2006). *Slums of urban Bangladesh*. Dhaka: CUS/MEASURE/NIPORT/USAID.

Choguill, C. L. (1987). *New communities for urban squatters: Lessons from the plan that failed in Dhaka, Bangladesh*. New York: Plenum Press.

Choguill, C. L. (2007). The search for policies to support sustainable housing. *Habitat International*, 311, 143-149.

Ghafur, S. (2011). *Imprints of the changing doctrines on housing in Dhaka*, 3, 17-19.

Jahan, H. (2016). Case study on a slum improvement project in Dhaka metropolitan city.

Kamaruzzaman, M. (2006). Policy paradox in housing supply for the urban poor: A case of Dhaka City. *Journal of Architecture and Planning*, 74 (643), 1969-1975.

Mohit, M. A. (2012). *Bastee settlements of Dhaka City, Bangladesh: A review of policy approaches and challenges ahead*. Procedia Social and Behavioral Sciences, 36 (June), 611-622. doi: 10.1016/j.sbspro.2012.03.067.

Rahman, M. (1999). *Role of the NGOs in urban housing for the poor in Dhaka, Bangladesh*, 5, 16-29.

Rahman, M. M. (2001). Bastee eviction and housing rights: a case of Dhaka, Bangladesh. *Habitat International*, 25, 1, 49-67.

Rahman, M. M. (2016). Sustainability of slum improvement Program in Bangladesh: An approach of capacity building, community participation and empowerment. *Journal of Bangladesh Institute of Planners*, 8 (December), 59-72.

Sharifi, A. (2019). Resilient urban forms: A review of literature on streets and street networks. *Building and Environment*, 147(September), 171–187. doi: 10.1016/j.buildenv.2018.09.040.

Tannerfeldt, G. (2006). *More urban less poor*. Dhaka: SIDA.

UN-HABITAT. (2003). *The challenge of slums: global report on Human Settlements 2003*. 1st ed. London: Routledge.

UNICEF. (1988). *Slum improvement project reference manual*. Dhaka: UNIC.

World Bank. (2007). Dhaka: Improving living conditions, *Bangladesh development series, Dhaka*, 1, 17.