

Living Under Eviction Threats: Housing Insecurity and Survival Strategies in Zianagar Slum, Rajshahi

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Abstract: The lives of slum dwellers in Bangladesh are considered cursed since they always face the possibility of eviction and must endure dangerous living conditions. This study examines the living conditions in the Rajshahi slum known as Zianagar and documents a story of ongoing struggles to protect residents' livelihoods, obtain housing, and fend off eviction threats. To conduct the study, a mixed approach which is a combination of qualitative and quantitative methods was used. It is discovered that the victims of river erosion are the slum dwellers. They have been living on property owned by the government of Bangladesh's Water Development Board (WDB). For the resolution of tenancy disputes and other necessities, they primarily rely on unofficial organisations. Even though they have never been forced off the land, they are constantly aware of the possibility of being forced out. Their limited means and career opportunities make it difficult for them to lead modest lives. In order to acquire fixed assets and homestead land through "transfers" during in- and out-migration, the residents rely on unofficial mechanisms. Furthermore, local powerful organisations profit from their precarious position. Of all the government organisations, only the local government institute occasionally shows a desire to offer some kind of fundamental services and profit financially from doing so. Few NGOs provide some assistance to the impoverished slum residents. Ultimately, the study's conclusions may assist GO and NGO in making the required changes to housing policies and programmes as well as the general economic and social welfare of urban poor people residing in slums and other such settlements.

Keywords: Slum, Zianagar, Dwellers, Counselor, Eviction, Threat, Vulnerability, Fear

Introduction

Access to land and housing is one of the principal factors which determine the economic and social well-being of human especially the poor and destitute (UN Habitat, 2020). Bangladesh has been confronting the huge challenge of housing urban poor communities for a long time (8th FYP, 2020-2025). Urban slums are the ultimate resort for the displaced poor communities (UNICEF, 2010). The lands on which the slums grow either belong mostly to illegal grabbers or the government. Very few slums are situated on private land. As the poor slum dwellers are illegally occupying public or private land, they lack tenure security. The lack of tenure right leaves slum residents constantly living in fear of eviction and extreme sense of vulnerability (Moser, 1998). Slum dwellers frequently face the threat

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of eviction from different sources i.e. political leaders, various government agencies, developers, and influential land-grabbers. There are some researches in Bangladesh context which intensively studied housing situation of urban poor, availability of basic and social services and impacts of eviction on the lives of slum dwellers (Ahmed, 2007; Kamal, 2007; Rahman, 2012). There is further scope to study other aspects of slum-life i.e. diverse housing arrangement and, role of informal agencies, land entitlement claims, interrelation between housing and sustainable livelihood, etc. In this study, a Rajshahi city-based slum called Zianagar was chosen as the site of research. The dwellers of the slum are mainly the victims of river erosion-a demographic increasingly identified as "climate refugees" in recent literature (World Bank, 2021) and other environmental shocks (IOM, 2020; ADB, 2021). They have settled there with the help of a local influential person. This study tried to capture their continuous life struggle- to ensure housing, to counter eviction threat and secure livelihood. The finding may help to supplement the knowledge on the situation of pro-poor housing policy, land governance, employment opportunities and basic and social services availability for the slum dwellers in Bangladesh.

Bangladesh is among the developing countries which are experiencing rapid urbanization along with increasing urban poverty, resulting in a crisis in adequate shelter for the urban poor (UN-HABITAT, 2003). The rapid urbanization process has heightened the crisis of employment and urban services. Moreover, this rapid rural to urban migration of extreme poor and vulnerable people has placed immense pressures on the national and local government, to improve living conditions of informal settlements, access to a more affordable legal shelter and to reduce the creation of new slums (Payne & Majale, 2004). People living in slums are mostly economic migrants and contributing in the city economy in an informal way. Yet their role in the economy and their rights are overlooked; furthermore, the slum and squatter settlement population are constantly subject to eviction (Rahman, 1996).

In Bangladesh, the rate of slum formation increased rapidly after the independence in 1971. In the early 70s, landlessness and unemployment in the rural areas increased along with natural calamities and oppression by the newly emerged socio-political elites (Rahman, 2001a, p.51). Many people involved in agriculture are gradually being displaced from their land and involved in non-farming activities like services, trading and commercial activities (Hossain, 2013). Moreover, changing climate is playing a significant role in rural displacement in Bangladesh. Environmental disasters and vulnerabilities due to climate change force millions of rural poor out from their land (ibid, 2001). Many of them are moving to the city for employment.

Beyond service availability, scholars emphasize how informal tenure, eviction threats, and political patronage shape health-seeking behavior in urban slums. Research grounded in asset vulnerability and urban governance frameworks shows that housing insecurity and fear of displacement discourage preventive healthcare utilization and weaken trust in public institutions. This literature suggests that healthcare access in slums is inseparable from broader questions of urban informality, citizenship, and the "right to the city," providing a critical lens for interpreting the Zianagar case.

Against this backdrop, this study specifically examines how tenure insecurity and the constant threat of eviction shape healthcare access, care-seeking decisions, and survival strategies among slum dwellers. By focusing on everyday interactions between housing precarity and health behavior, the paper situates healthcare access as a central consequence of urban informality rather than a secondary outcome. These perspectives are particularly relevant for understanding healthcare access in informal settlements, where legal invisibility and political marginality condition both service availability and household decision-making.

Most of the rural migrants get involved in low paid peripheral economic activities in cities like Dhaka. They mostly work as rickshaw pullers, street vendors, construction workers, transport workers, garments workers and low-grade employees in different (Afsar, 2000). Women are mostly employed as domestic and garments workers in the new urban peripheries. The poor communities have no access to urban land and the most have been forced to settle on vacant land on the periphery of the city (ibid, 2001). Lack of tenure security is a key characteristic of such urban settlements. The squatter is deprived of support and services from the formal public and nonpublic sectors (The World Bank, 2007).

Slum dwellers are always under the threat of eviction since their occupancy has no legal approval. The insecurity of tenure and its implicit potential for politicization serve as deterrents when it comes to allocating funds for the urban poor. The government perceives that granting tenure security would encourage more settlers and induce migration from rural areas (Ahmed, 2007). Thus, the lack of secure tenure perpetuates the downward spiral of poverty in slum areas. These areas have few usually low-quality services, and rents offered at high prices through middlemen. In most cases, slums lack even the most basic facilities associated with urban life, such as water supply, sewage systems, latrines, waste disposal services and electricity. Slum dwellers also have restricted access to basic social services, such as health clinics and schools (UNICEF, 2010).

Slum evictions are a constant threat and occur without a clear resettlement plan. Even though, in ideal scenario, those evicted people are supposed to receive compensation of their lost assets, and effective assistance to re-establish them productively, but this does not happen for a large portion of displaced-evicted people (Cernea, 1996a, p.304). National Housing Policy 1993 clause 5.7.1 strongly states that no eviction from any slum would be under taken without providing for full and adequate rehabilitation of the slum dwellers (Rahman, 2012). Kamal (2007b, p.2) also mentioned that even though there are a number of constitutional provisions in supports of the rights of slum dwellers, but there is little evidence to implement or respect the existing laws.

In most of the developing countries several attempts have been taken to address the issue of pro-poor housing based on different development approaches (Payne, 2002). However, these programmes had limited success, as the programmes failed to consider the nature of urban poverty as well these approaches failed to understand the importance of pro-poor housing in the process of urbanization in developing countries (Fiori, Riley & Ramirez, 2000). On the issue of housing the urban poor, less attention has been given in Bangladesh. The National Housing policy was formulated in 1993, and a pro-poor agenda was included

in 1999. The policy was further revised in 2004, but it has yet to be approved due to various deadlocks arising from the volatile political situation (ibid, 2012, p. 4).

In Bangladesh, GO and NGO programs mostly focus on employment generation, infrastructure development, primary health service, education, microcredit, advocacy and other social mobilization, awareness raising activities and all of these are short term project-based approach. Despite these initiatives, slum dwellers live in conflict situation with poor housing, basic and social service condition for a long period of time.

Proper housing for urban poor is a huge challenge for Bangladesh for long time. Several studies on the housing situation, tenure security, eviction and their impacts on slum life have been conducted in Bangladesh. However, in-depth understanding the dimension of tenancy issue of slum is complex. This study intends go deep into the challenges of housing for the slum dwellers. It thoroughly explored the situation of informal housing arrangements, legal tenure status and eviction threat. It also tried to see how tenure insecurity affects livelihood and living of the slum dwellers. The study also seeks to make some recommendations which will be helpful to make necessary adjustments to the policy and programmes of GO and NGO on housing and overall economic and social well-being of the urban poor living in slums and other such settlements.

Keeping the notion in mind, the central focus point of the research is to know how poor housing and lack of tenure affects the life more specifically livelihood situation of the slum dwellers. The specific research questions are 1) what kinds of tenure status and informal housing settlements dwellers have in the slum? 2) How eviction and/or eviction threat impact the lives of slum dwellers and what counter measures they take to avoid eviction? 3) What livelihood strategies and employment opportunities the slum dwellers have? 4) How much access the slum dwellers have to basic services and facilities necessary in civil life?

Methodology

Data collection was conducted through repeated field visits, semi-structured interviews, and informal observation, allowing triangulation of narratives across households, community leaders, and service providers, with particular attention to healthcare access, treatment pathways, and decision-making during illness episodes for in-depth understanding. Zianagar is one of the oldest slums in Rajshahi. Different actors within and outside of the slum were considered as participants of this study. Participants for qualitative methods (12 Case study, 18 In-depth and key informant interviews) includes male members of households in the slums, members of local CBO, local government representative (Councilor), local influential, officials of City Corporation, AC (Land), officials of PDB, WDB, NGOs and INGOs.

Field data was analyzed thematically and the most relevant was used for representation of selected results.

Ethical Considerations

Ethical considerations are reported in accordance with standard research practice for

studies involving vulnerable populations. Ethical approval for this study was obtained from the Institutional Research Ethics Committee of the authors' university. Written informed consent was obtained from all participants prior to data collection. Participants were informed about the purpose of the study, voluntary participation, confidentiality, and their right to withdraw at any time. No personal identifying information was collected, and interviews were conducted with sensitivity due to the vulnerability of slum residents.

Findings

The findings demonstrate that eviction threat and tenure insecurity directly influence healthcare access by shaping when, where, and whether slum residents seek formal medical care.

Geographic Location and Historical Background

Zianagar slum is located in Ward - 4 of Rajshahi City Corporation. The slum was established in 1998 when the local ward councilor (BNP affiliated) distributed 3-4 *kathas* of land each of the 29 homeless households affected by river erosion. The councilor applied in written to DC for his approval but the DC gave him verbal consent. Thus, the slum was established with 29 households. At present the slum, with more than 405 shanties, shelters around 1523 people. The Area of the slum is about 84 acres. The north and west side of the slum is surrounded by the Padma, t-dam on the southern side and the east side is blocked by Rajshahi-Chapai road.

Social Life

This slum is a bit different from other urban slums in terms of social environment. It looks like a poor village. The dwellers have a strong bondage among themselves as they have been together for about 18 years. All the people came from nearby areas and other parts of Rajshahi. Because of having a playground, t-dam and some open spaces, people gather in these places every day. Adults play card on the t-dam, women are seen gossiping beside the playground and children play football, cricket and some other games in the afternoon. Zianagar slum, compared to other slums in Rajshahi, is better off in terms of social, environmental, physical condition and water-sanitation facility. Footpaths inside the slum are sufficiently wide. But in rainy season these roads become too muddy. Water logging is a problem for a portion of the slum dwellers living on comparatively low land near the Padma River.

Tenure Insecurity and Eviction Threat

The land on which Zianagar slum is established belongs to Water Development Board (WDB). Dispute with land ownership remains the overwhelming problem for the slum dwellers. The slum dwellers lack tenure security and as a result, fear of eviction by WDB authority exists.

Political Affiliation of the Dwellers

According to some dwellers, most of the slum dwellers are BNP affiliated. One of the

reasons is: in 2004, the then BNP backed mayor of the Rajshahi city corporation announced that Zianagar (according to the name of late president Ziaur Rahman) would be the name of this community. Before that, this place was known as *Andhagram* and *Bulonpur nichpara*. Slum people were benefited during that BNP tenure (2004 - 2008). Local councilor played a vital role in this connection. He helped to establish the slum considering the possibility of using the dwellers as vote-bank during RCC election. He plays the role of the mediator to settle disputes and conflict among the dwellers. These housing-related insecurities translated into delayed care-seeking, avoidance of public facilities, and increased reliance on informal providers, particularly during emergencies

NGO Activity in the Slum Area

A total of two (2) International⁴ and 18 local NGOs⁵ run their projects and programmes in the slum on the issues of education, health, micro-finance, livelihood, Water and Sanitation, and infrastructural development.⁶ However, no specific actors were not available which works on tenure security of slum dwellers.

Basic information of the respondents

There were 505 households living in Zianagar slum in 2010. Families migrate-in and migrate-out frequently. In 2010, the number was found 405. Average household size is 4.24 in the slum. The number of households is found reducing throughout past few years. Major causes were – (a) migration to Dhaka for working in garments industry and as maid servants (b) reduction of employment opportunity in local level (c) more earning in informal sectors for male as rickshaw pulling etc.

Duration of Living, migration and identity of Zianagar Slum dwellers

Half of the slum dwellers have been living for around 15 years in Zianagar. However, approximately half of the dwellers seem to prefer migrate to other places after 10 years of living in this slum.

Landless people very often switch economic activity. They move from one slum to another slum to reduce the expenditure such as house rent, commodities, etc (KII findings). Before coming to Zianagar slum, one-fourth of the total dwellers were living at other slums in Rajshahi city and one-third were living in Rajshahi city but not in slums. A major portion of the slum dwellers used to live in rental houses. Very few dwellers came from other district town, Upazila town and other villages.

The dwellers living in Zianagar slum are considered as voter bank of a particular political party. Local leaders and political agents assisted them to get enlisted as voters and get the necessary documents. Thus, voting right ensured some benefits for slum dwellers.

Housing and living condition of slum dwellers

⁴ UNDP, WaterAid Bangladesh

⁵ UCEP, BRAC, ASA, TMSS, Shakti Foundation, RRF, Ananda School, Smiling Sun, UPHP, Caritas, Podokkhep, Jagoroni Chakra Foundation, FWCA, Zianagar Basic School

⁶ Author's estimate based on survey data

With the help of local influential group, families get entrance to the slum and settle their houses. They resort to informal settlement through exchange of money. And once they manage to install some kind of structure, they settle in with a feeling of ownership. Some of them even rent their spare rooms to other new comer families.

Few households apart from main slum and adjacent to main road are brick build. However, they were also included in Zianagar slum. Next, it was found that around 20 households pay rent for their houses to house owner. Average house rent per month is 400 Taka. Earlier, settlers build their houses by themselves but more recently families have either bought houses from old settlers looking to migrate to other place or rent room from house owners. There remains not much space inside the slum to establish new houses. Here, most of the households have only one room to accommodate all the members.

Materials for constructing houses inside the slum

The researcher closely observed the living conditions inside the households. There is also some tendencies regarding spending on household structure. People in the slum seems to be cautious to spend on upgrading their living condition and some of them are keen to maintain very low-profile.

Cost of constructing a brick build house (10*10 Square feet) worth around one lakh taka. It was noticed that the brick-built few houses in the slum are without plasters. Many dwellers have the ability to build permanent houses. But they don't do it because this might attract notice of the hooligans resulting in increase of extortion/toll in many forms. On the other hand, there is constant threat of eviction.

Land entitlement, tenure security and eviction

Informal housing settlements

In 1998, local councilor allowed 29 households to stay on the area now known as Zianagar. Previously, these households were living in a *char* in Padma named *Majdoria*. In 1998 the *Majdoria* char was erased and the 29 households came to this area in search of shelter. After getting verbal assurance from the councilor, they started living here. They had to pay money to the councilor to get the opportunity to take shelter and built their houses. Later, other households living nearby also took this opportunity. They are occupying the land without any legal entitlement.

The land on which the slum is established belongs to Water Development Board. According to study participant:

WDB acquired this land almost 30 years ago. There was a brick field owned by roads and janapath department. They went way after completing roads and the brick field also stopped. In that time the river Padma was coming closer to Andhagram (Now Zianagar). To stop river erosion and save Rajshahi City, Water Development Board acquired the land and constructed T-Damn. There were some households living before 1998 (KII-5, Government official of WDB).

Slum dwellers are living here for many years. There is an informal agreement that households have to pay money to some local influential⁷ for occupying the land. For new settlement, they take money. Some of the old settlers' act as the mediator in this regard. Some of the slum dwellers showed a slip of depositing 75 taka (yearly) to local councilor office. Discussing with respective councilor it was found that this transaction does not ensure land entitlement. The payment is something informal. Interestingly, the legal owner (WDB) of the land is behind the scene. Dwellers only know that government is the owner of this land, and councilor is the main role player from government part. Clearer picture may be depicted from the following cases of slum dwellers of Zianagar:

Case 1: Position of three kathas of land worth 8000 taka

Md. Mozid (48) came to this slum about 15 years ago. He was in search for space to live. One of his accustomed, living in this slum, suggested him to contact two persons. When contacted, they gave him the choice to select a piece land where he can build his house to live. Later, he had to pay tk. 8000 for 3 katha of land. First, he fenced the land and built houses after some months. He started living with his family members from 2000. He also said that those two are the ones who handle housing and land related cases. The ward councilor often doesn't know anything regarding this informal settlement of housing.

Next, it was found that settlement handover is a common trend in the slum life. Some of the old settlers, intending to migrate to other place, sold their entire settlements to interested customers. House owner, after getting a price from the interested buyer, hands over the position. This is known as position selling. The following case would explain the process.

Case 2: Position of 1.5 kathas with two living rooms worth 10,500 taka

Md. Arashad Ali came to Zianagar back in 2005. He used to live in a nearby area called Naodapara. He heard from a mishuk driver about the sale of a position in slum. Total homestead land area was 1.5 katha. There was a house with two living rooms, a kitchen in the yard and a latrine (kacha latrine) very close to the living rooms. He purchased the entire existing infrastructure. He had to pay TK 10,500 to the owner of the household in total. They referred it as position selling without any written documents.

From observation it was also found that some dwellers believe themselves as land-owner since they have been staying there for a long time. They are not as powerful and influential like the ward councilor and his agents. So they try to maintain secrecy when they rent their houses. They remain worried about the rental issue. They usually let other know that all of them

⁷ From KII findings, it was found that the influential are connected with Local Councilor. Many of them are relatives of Counselor. Even one of his sons is an influential stakeholder. Notwithstanding, some other forms of transactions take place inside the slums beyond this influential.

(owner and renter) are members of same household. One case study below demonstrates this issue clearly:

Case 3: Jesmin Pays TK. 400 as Monthly Rent for a Room

Jesmin came to Zianagar about 5 years ago. Her husband is a rickshaw puller. They rented a room from the house owner who had been staying there for about 10 years. The owner was not a relative but known to her. When she was searching for a house, the owner let her to stay at one of his rooms. As because there was a sanitary latrine⁸, the rent was little bit high; it was taka 400 per month. Although they have to pay, house-owner addressed them as his son and daughter-in-law.

Here, many households have the ability to spend on infrastructure. Their councilor has ensured them that they can build permanent infrastructure if they can afford. However, nobody is interested to invest. Rustom Ali, one slum dweller, explained why the dwellers prefer semi-permanent infrastructure⁹ in the following manner, "Government can evict us anytime. So, why shall we invest more in constructing permanent houses? We are used to such a way. We can easily transfer our belongings if we have to leave at once. They always bear in mind that government is the owner of this land. If government evicts them from this land, then their investment will be turned into lose.

Eviction: An Ever-Existing Threat

Following a number of interviews and FGDs, it was found that no eviction incident ever took place in Zianagar since established. However, in 2008 (tenure of caretaker government) some government official came near the slum with bulldozer. All the dwellers and general people gathered in the playground just beside the slum. The dwellers instantly informed the councilor. The councilor was on the spot within a very short time. Within an hour, the City Mayor also came to the scene. Some local and national and international NGO personnel were present to prevent evict as many of them have their ongoing intervention programs in this slum. The government officials were somehow convinced not to drive an eviction. Since that incidence, the dwellers think that eviction drive can only take place during caretaker government. Therefore, they prefer democratic government. They also believed that initiative of councilor is the most effective way to prevent eviction. The councilor also capitalized their trust and became more popular as well as powerful one in the eyes of slum dwellers.

Nonetheless, without legal documents, general people never feel or deserve ownerships. According to the dwellers' opinion, most of the respondents have fear of eviction as they believe that government can acquire this place anytime if they want. It is also found that around half of the dwellers have been living in this slum for more than 15 years and even a few of them have been staying in this slum from the day of establishment. Even so, slum

⁸⁸ UNDP provided few pits latrine to different households within Zianagar slum

⁹ CI sheet, wood, bamboo which can be reusable

dwellers live with a constant feeling of eviction threat.

Legal Tenure: A Possibility

The slum dwellers are illegally occupying the land. The land on which they built their houses belongs to a department of the government. They are relying heavily on the local councilor and few other influential persons to occupy this land. There is an agreement between the settlers and that influential group to work for mutual interests. The influential group is reaping financial benefit as well as political loyalty although the dwellers remain in a vulnerable situation. Is there any way out for the slum dwellers? In response to the question, a government official mentioned the following:

Dwellers may take lease land for certain periods upon conditions. The major condition is dwellers would have to leave this land upon prior notice if government needs the land for any purpose. However, dwellers of Zianagar never applied for lease. Water Development Board can evict the slum with the help of DC and AC land office anytime (KII with government official).

Therefore, there is a way that the dwellers can apply for lease. Another government official of land department mentioned:

Although Zianagar is now under Rajshahi City Corporation, the records of the land are still under Paba Upazila. So, if government once acquires this land, then nobody can claim it. User of this land will be decided by DC. If anyone interested to use the land, they have to apply to DC. If DC permits, AC land will take the necessary initiatives (KII with government official).

Previously a group of slum dwellers approached the local political leaders to negotiate the issue of leasing, however, the initiative was not successful. In 2009, dwellers formed a landless cooperative society to deal with this issue collectively but there was not much progress. They could never be united to apply for leasing the land. It is assumed that there are some followers of counselor in this cooperative society who wants dwellers to live under the control of counselor. Thus, they have been living with fear of eviction for almost two decades.

Discussion

The findings align with asset vulnerability and urban informality frameworks, which emphasize how insecure tenure and political uncertainty undermine long-term investment in health and well-being. In Zianagar, eviction threats operate as a structural determinant of delayed care-seeking and reliance on informal providers, reinforcing cycles of vulnerability.

The challenges faced by slum inhabitants are numerous. Tenancy and land entitlement continue to be their biggest obstacles to a steady living. They constantly feel insecure since they don't have tenure. Despite having lived in a place since 1998, they are uninterested in making investments in housing infrastructure. In the Zianagar case, this is precisely what

is discovered. The government, non-governmental organisations, and donors are less inclined to offer legal services in slums as the majority of them are acknowledged as unlawful settlements situated on private property (The World Bank, 2007). Because of this, a rival system has developed in which *mastaans* charge more for their services. These self-appointed leaders form committees, keep in touch with local and national political figures, government employees, and law enforcement authorities. The ownership or tenancy dispute is under the authority of this powerful group. In the end, low-income settlers have primarily come to rely on this group for all types of transactions, including renting.

A lot of the time, slum dwellers are unaware that tenancy negotiations are necessary. On the other hand, it was clear that there had been some kind of land dispute negotiation with the powerful local group and Zianagar's legal land owner (WDB). The residents showed no more initiative; therefore, the negotiations broke down. However, the so-called protector group was eager to regain control over the territory and the inhabitants. The residents rely largely on this group because they do not perceive any other more desirable possibilities. This powerful group enjoys the residents' devotion during local and national elections and lives on their vulnerabilities. However, because their presence is unapproved by law, residents in Zianagar are often threatened with expulsion.

The living conditions of the settlers in Zianagar have been extremely unstable. Even while they have never been forced to leave their communities, they are aware that they could have to do so at any point should the government decide to seize the land. Even if they have the space, the residents are hesitant to make improvements to their homes and other facilities, such as the kitchen and lavatory. Other organisations are unable to invest in infrastructure related to housing, health, education, water, sanitation, and other services because of the non-existence of tenants and the ongoing threat of eviction (UNICEF, 2010, p.). Services for illegal settlements are not provided by governmental or non-governmental organisations. On the other hand, certain development organisations offer specific services, such as microcredit help for the locals of Zianagar and non-formal education programmes for kids. Even some development organisations offered specific services to improve the slum's drinking water and sanitation infrastructure. Similar patterns of healthcare avoidance under eviction pressure have been documented in other South Asian informal settlements, suggesting that the Zianagar case reflects broader urban governance challenges rather than an isolated anomaly.

Eviction threat operates as a structural barrier to healthcare access by generating fear, uncertainty, and short-term survival priorities that discourage timely care-seeking. Households facing potential displacement often postpone treatment, rely on informal providers, or avoid public facilities due to concerns about documentation, cost, and political exposure. This finding reinforces the argument that healthcare access in informal settlements cannot be understood independently of tenure security and governance arrangements.

When the local ward commissioner provides a few basic utilities, such water points inside the slums, the residents of the slums always pay attention and are grateful. Similarly, by taking advantage of these weaknesses, the commissioner was able to turn the residents into his fans by getting them to cast ballots for him in elections. The commissioner views this

shantytown as a voting center. This kind of trade-off between slum inhabitants and politicians is common in Bangladesh's illicit environments.

Due to availability of diversified economic activities in the urban areas, around half of the dwellers migrate from slum to more developed area. However, economic development is not happened equally for other households as well. Few of the slum dwellers migrate one slum to another slum. This study revealed that at least half of the dwellers stay long time in Zianagar whereas other move after certain periods. In the Zianagar slum, homestead land and houses are commonly owned informally. Residents have the option to rent a room from them or perhaps sell their place. Even under the names of relatives, house rentals are started covertly. Every time someone moves into a slum, influential people meddle.

According to a study, the Water Development Board, the land's legitimate owner, is not the source of the eviction threat. The powerful are the ones who instill fear of eviction and propagate misinformation among the impoverished. In addition, residents are constantly vulnerable because they have moved from other places. However, politically powerful local citizens are also influential.

In the Zianagar slum, selling an employment without a documented contract is not uncommon. There's no set price. Nonetheless, the decimal's price range is 3000 to 5000 Taka. This study found that several alternatives for the residents' legal status from the relevant government officials included 99-year land leases. Nonetheless, it is also proven that the true landowner and several powerful locals have an unofficial agreement. As a result, multiple attempts to lease the site were unsuccessful. Because there are members of powerful groups within the cooperative society, even attempts made by the slum inhabitants themselves to build a cooperative society failed.

Policy Implications

Policy responses should include (i) conditional protection from eviction during medical treatment periods, (ii) formal inclusion of slum settlements in municipal health planning regardless of tenure status, and (iii) partnerships between local government, NGOs, and community leaders to ensure continuity of care during periods of political or environmental disruption. These measures would reduce reliance on informal providers and improve continuity of care for vulnerable urban populations.

Conclusion

This study shows that tenure insecurity and eviction threat are central determinants of healthcare access and survival strategies among slum dwellers living in informal urban settlements. It is a violation of human rights to live in constant terror. Since its settlement, the people living in the Zianagar slum have experienced this predicament since 1998. The fear of being evicted prevented them from investing in improved housing and living conditions. Their endeavour fails as a result of the permanent solution—leasing the land from the government—and the intervention of powerful locals. Due to river erosion, the majority of the residents were compelled to relocate to this slum. Since they moved to this slum from other places, it is difficult for the residents to become united, and join initiatives frequently fall short. Because of this, they primarily rely on unofficial organisations to

handle tenancy disputes and other essential services. Even though they have never been forced off the land, they are constantly aware of the possibility of being forced out. They are finding it difficult to lead modest lives due to their restricted employment opportunities and resources. Conversely, the powerful local organisation is profiting from their precarious position. Poor slum inhabitants are receiving assistance from a development agency on a limited basis. But the problem of insecure tenancy is so pervasive that it impacts every element of living, especially the social and economic lives of the residents

Slum residents have the same rights as citizens of the country, including the access to housing and other necessities. As a result, the government needs to reconsider its approach to reducing poverty and give proper attention to urban areas that are experiencing hardship, such as slums, squatter settlements, and other informal settlements. The government and other development organisations can give slum dwellers tenancy-free houses or permit them to use the land for a set amount of time. The government should put its pro-poor housing strategy into action and collaborate with all interested and pertinent development agencies to operate in the slums. Moreover, addressing healthcare access in urban slums therefore requires not only service expansion but also governance reforms that reduce insecurity, political exclusion, and the everyday risks associated with informal urban living.

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