

## **Abstract**

This paper is a case study of Magbara, a low-income urban settlement in Khulna, Bangladesh. It looks closely at how the urban poor are adapting to increased vulnerability due to climate change, as well as at the ways in which powerful actors help and/or hinder their adaptation strategies. The case study examines the lives of urban poor people and their adaptation to a climatic event (Cyclone Aila in 2009) in particular. Cyclone Aila caused a significant influx of migrants to Magbara, causing extra pressure on an already inadequate resource base that affected the living conditions and livelihoods of the urban poor. The research shows that, when determining their satisfaction with their living conditions, people consider not only the resources available to them, but also the attitude of the settlement owners. Research also revealed that, though there are some innovative practices in making the best use of resources, these are mostly trivial in nature. With limited resources and limited incentives to carry out adaptive practices, given the private ownership of their rental houses, in most cases, tenants simply try to live with the waterlogging, mosquitoes and flies, bad smells and incomplete toilets that they face regularly. They are also limited in their ability to change their economic condition, given their reliance on landowners and job intermediaries. Lacking adequate social capital and job skills, these poor people cannot exercise their own agency.

**Keywords:** Urban poverty, low-income settlements, climate change, natural disaster, Bangladesh

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