## Abstract

Supraghat<sup>1</sup> is one of two low-income settlements studied in Khulna City of Bangladesh as part of the ESRC-DFID funded project on 'Community and Institutional Responses to the Challenges Facing Poor Urban People in Bangladesh in an Era of Global Warming'. It is the biggest low-income settlement in Khulna by population size and the fifth largest by area covered. A squatter settlement by definition, it has evolved over the past 40 years on land partly owned by the government and partly by a Christian Mission. This study applies a range of data collection methods, involving some quantitative (e.g. a short survey) but mainly qualitative techniques (life history interviews, key informant interviews, case studies, participatory appraisals and a dialogue). Of the 145 case study households living in the selected section of the settlement, 121 are Muslim and 24 Christian - all but 11 (who are tenants) are resident owners (informal). As is the norm for squatter settlements, eviction threat remains the number one problem and commonly underpins all forms of vulnerabilities. However, there are also advantages to having informal claims of ownership of land and/or dwellings - no matter how insecure this may be. The processes by which the residents have established and maintained these claims have helped them become fully integrated within the informal economic, social and political life of the city. This has created space and opportunity for a range of adaptation practices. But, given persistent insecurity of tenure, the residents are unable to realise their full potential.

Keywords: adaptation, Bangladesh, Khulna, squatter settlement, urban poverty

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<sup>&</sup>lt;sup>1</sup> We have anonymised the settlement and all persons cited in the text.