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## CREATING KNOWLEDGE TO END POVERTY

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### TENURE AND CLIMATE ADAPTABILITY

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Context affects Bangladesh's city dwellers' ability to adapt to climate change. Security of tenure is particularly important for poor urban dwellers. Different types of tenure arrangements – legal, illegal or informal – lead to differing levels of security.

Bangladesh faces the prospect of rural-urban migration of millions of poor people, due to climate change impacts. The urban poor are likely to outnumber the rural poor in Bangladesh by 2040.

In the absence of government policy on land for low-income settlements, there are already 14 different forms of informal – and sometimes illegal – tenure arrangements for Bangladesh's poor urban population. None provides long-term security.

While the share of the population in squatter settlements has remained static, the share of the population living as tenants in private low-income settlements has risen dramatically – from 48.8 percent (1996) to 70.3 percent (2005).

This is significant. Tenure arrangements that enable people to claim ownership of land and/or dwellings, as in squatter settlements, make a big difference to people's experience of vulnerability and, crucially, their ability to adapt.

Secure tenure underpins many aspects of poor people's livelihoods, including adaptation practices. Conversely, insecure tenure leads to their investments being circumscribed (e.g. building temporary dwellings in case of eviction), with increased mobility and exclusion from external support.

#### Contrasting adaptation practices

In our study of a squatter and a private settlement in Khulna City, we found highly contrasting adaptation practices (Table 1). Overall, inhabitants of squatter settlements, especially those long established on public land, are better placed to develop effective adaptive practices than those in privately rented settlements.

Despite the fear of eviction, squatter owner-dwellers enjoy informal and partial land ownership rights. This enables them to develop practices to reduce

Table 1: Comparison of adaptation practices.

Domain	Adaptation	Availability*	
		Private settlement	Squatter settlement
Built environment	Dweller-led self-help construction	x	•••
	Urban micro-agriculture	•	••
	Community kitchens	•••	•
Social mobilisation and political action	Political activism and block voting	x	•••
	Organising around local hazards	x	•••
	Participation in civil society groups	x	•••
Socio-economic	Self-employment and multiple jobs	•	•••
	Informal mortgages	•	•••
	Productive use of living space	x	••

\* Four-point scale: ••• (high); •• (medium); • (low); and X (none)

vulnerability. NGOs and donors usually prioritise such settlements when providing basic services. But, with tenure insecurity sapping their enthusiasm, energy and aspirations, inhabitants are unable to realise their full potential.

In contrast, tenants in a private settlement have no claims of ownership. They have little incentive to adapt dwellings, and landlords discourage home-based enterprises. Rent often comprises over 20 percent of monthly household income.

Newcomers are also unlikely to be on municipal voter lists. Above all, these tenants cannot engage effectively with powerful external actors and are rarely involved in social mobilisation.

Hence, tenants in private settlements develop quite different and limited adaptation practices to those of squatters on public land. Agencies seeking to assist low-income households in Bangladesh will need to craft different strategies according to types of land tenure.

#### Key policy points

- Systematically include tenure security in official policies, emphasising both squatter and low-income private settlements.
- Identify and analyse how informal land markets operate for the poor, and how market conditions can be improved.
- Provide information on climate change adaptation to informal land market actors, and conditional grants for financially constrained developers/owners of low-income settlements.

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#### Further reading

Roy, M., Hulme, D. and Jahan, F. (2013 forthcoming), 'Contrasting adaptation responses by squatters and low income tenants in Khulna, Bangladesh'. *Environment and Urbanization* 25(1).

Roy, M., Jahan, F. and Hulme, D. (2012), 'Community and institutional responses to the problems facing poor urban people in Khulna, Bangladesh in an era of climate change', *BWPI Working Paper No. 163*. Manchester: Brooks World Poverty Institute.